

UNDERWRITING GUIDELINES

BASIC GUIDELINES

- · Positions: 1st 4th
- · Funding Amounts: \$5k-\$1MM
- · Terms: 3-12 months
- · Max # of Negative Days/month: 7
- · Buy Rates starting at 1.21
- · Daily/Weekly/Bi-weekly Payments

MINIMUMS

- · Time In Business: 12 months
- · Minimum Credit: 500+
- · Minimum Revenue: \$10k/month
- · Ownership Required: 50%

WHAT'S NEW

- · Lower Pricing Rates
- · Aggressive 1st Position Offers!
- · Faster Approvals
- Even Better Service Let us know what you need!

PREFERRED INDUSTRIES

- · Hotels & Hospitality
- · Gyms & Fitness
- · Restaurants
- · Medical & Home-Health Care
- · Convenience Stores
- ·Technology
- · Educational Services
- · Pharmaceutical
- · Liquor Stores
- · Grocery
- · Dry Cleaning & Laundry Services
- · Auto-Repair Services
- · Plumbing & Electrical
- · Landscaping

PROHIBITED INDUSTRIES

- · Motor Vehicle Sales
- · Bail Bonds & Collections
- Travel Agencies
- · Gambling/Casinos

Send submissions to funding@spartancapitalgroup.com





