

REFERRAL POINTS



Merchant Cash Advance (MCA)
Referral Partner = 13 Pts

Reverse Consolidation (RC)
Referral Partner = 12 Pts (6/6)

submissions@efcapgroup.com

* Referral points are subject to change.

E&F Capital Group, a private equity funder involved in the revenue-based business funding space manages 3 portfolios. A Paper, B-C Paper and D Paper (Junk).

+++ WE REQUIRE MERCHANT BANK VERIFICATION, POO AND IN SOME CASES A RECENT MONTH CREDIT CARD STATEMENT AND AR REPORT APPLICABLE TO CERTAIN INDUSTRIES E&F CAPITAL GROUP FUNDS +++

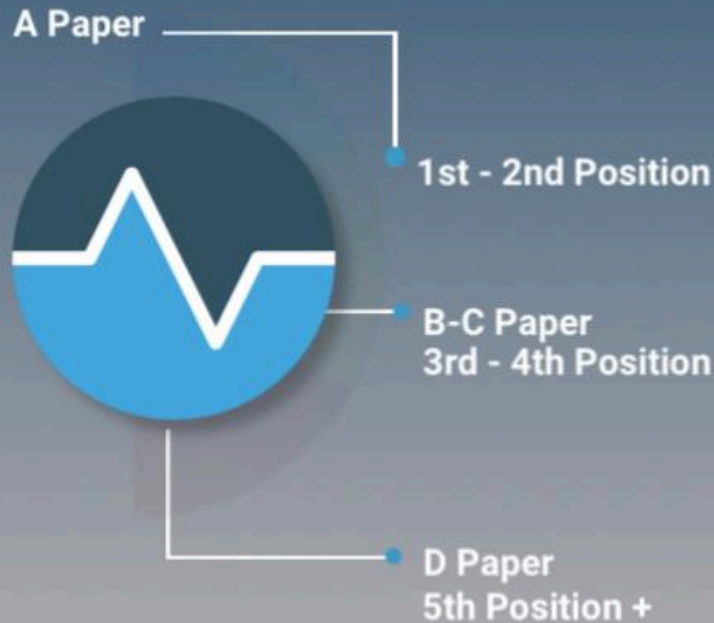
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“E&F Capital Group referral partnership program invites financial professionals seeking working capital for clients. We offer very competitive payouts.”

E&F Capital Group

2024 Underwriting Guidelines



MERCHANT CASH ADVANCE FUNDING GUIDELINES CRITERIA

A - PAPER ELIGIBILITY CRITERIA:

MINIMUM SALES: \$50K IN TRUE REVENUE, **MINIMUM DAILY BALANCE:** \$1,500.00, **MINIMUM TIME IN BUSINESS:** 2 YEARS, **MINIMUM MONTHLY DEPOSITS:** 10, **MINIMUM FICO SCORE:** 600, **MAXIMUM NEGATIVE DAYS/NSFs:** 5 MAXIMUM, **CURRENT MCA POSITIONS:** 1 POSITION, **OTHER:** NO LOWERED/MISSED PAYMENTS, OPEN BANKRUPTCIES OR MCA DEFAULTS

B-C - PAPER ELIGIBILITY CRITERIA:

MINIMUM SALES: \$25K IN TRUE REVENUE, **MINIMUM DAILY BALANCE:** \$1,000.00, **MINIMUM TIME IN BUSINESS:** 1 YEAR, **MINIMUM MONTHLY DEPOSITS:** 15, **MINIMUM FICO SCORE:** 500, **MAXIMUM NEGATIVE DAYS/NSFs:** 3 MAXIMUM, **CURRENT MCA POSITIONS:** 2 POSITIONS, **OTHER:** NO LOWERED/MISSED PAYMENTS, OPEN BANKRUPTCIES OR MCA DEFAULTS

D (JUNK) - PAPER ELIGIBILITY CRITERIA:

MINIMUM SALES: \$10K IN TRUE REVENUE, **MINIMUM DAILY BALANCE:** \$1,000.00, **MINIMUM TIME IN BUSINESS:** 6 MONTHS, **MINIMUM MONTHLY DEPOSITS:** 20, **MINIMUM FICO SCORE:** 500, **MAXIMUM NEGATIVE DAYS/NSFs:** 3 MAXIMUM, **CURRENT MCA POSITIONS:** 5 POSITIONS+, **OTHER:** NO LOWERED/MISSED PAYMENTS, OPEN BANKRUPTCIES OR MCA DEFAULTS

Preferred Industries

- * Accounting
- * Auto Shops
- * Agriculture
- * Consultants
- * Construction
- * Contractors
- * Electronics
- * Energy
- * Fitness
- * Grocery Stores
- * Healthcare
- * HVAC
- * Learning Centers
- * Liquor Stores
- * Machinery
- * Manufacturing
- * Marijuana/CBD
- * Mechanics
- * Media/Entertainment
- * Medical Companies
- * Online Businesses
- * Professional Services
- * Plumbing
- * Rehabilitation Centers
- * Restaurants/Cafes
- * Retail Stores
- * Storage Facility
- * Technology Companies
- * Transportation/Trucking
- * Warehousing
- * Wholesale
- * Utility Companies



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Restricted Industries

- x Adult Industry
- x Credit Counseling
- x Cryptocurrency
- x Debit Consolidation
- x Financial Institutions
- x Firearms
- x Gambling/Gaming
- x Jewelers
- x Law Firms
- x Money Services
- x Movie Production
- x Non Profits.

High Risk Industries

- * Auto Dealership/Sales
- * Gas Stations
- * Import/Export
- * Recycling
- * Real Estate Management Firms
- * Travel Agencies

CONSTRUCTION CRITERIA:

MINIMUM SALES: \$150K IN TRUE REVENUE, **MINIMUM DAILY BALANCE:** \$1,500.00, **MINIMUM TIME IN BUSINESS:** 2 YEARS, **MINIMUM MONTHLY DEPOSITS:** 15, **MINIMUM FICO SCORE:** 500, **MAXIMUM NEGATIVE DAYS/NSFs:** 3 MAXIMUM, **CURRENT MCA POSITIONS:** 2 POSITIONS, **OTHER:** NO LOWERED/MISSED PAYMENTS, OPEN BANKRUPTCIES OR MCA DEFAULTS WITH COMMERCIAL BUSINESS LOCATION

TRANSPORTATION/TRUCKING CRITERIA: (3 TRUCK MINIMUM)

MINIMUM SALES: \$150K IN TRUE REVENUE, **MINIMUM DAILY BALANCE:** \$1,500.00, **MINIMUM TIME IN BUSINESS:** 2 YEARS, **MINIMUM MONTHLY DEPOSITS:** 15, **MINIMUM FICO SCORE:** 500, **MAXIMUM NEGATIVE DAYS/NSFs:** 3 MAXIMUM, **CURRENT MCA POSITIONS:** 2 POSITIONS, **OTHER:** NO LOWERED/MISSED PAYMENTS, OPEN BANKRUPTCIES OR MCA DEFAULTS, MUST HAVE AMAZON/FEDEX/UPS CONTRACTS

AUTO DECLINE:

CLEAR: CRIMINAL HISTORY, CURRENT LAWSUITS, BANKRUPTCY, AND BUSINESS TAX LIENS **CREDIT:** VANTAGE SCORE UNDER 500 **SOS:** ENTITY TYPE, NON PROFIT **STATE:** *CALIFORNIA AND NEW YORK (MISSING REQUIRED 4TH BANK STATEMENT AND NO SOLE PROPRIETORSHIPS) **OTHER:** UNDER 6 MONTHS IN BUSINESS, NOT A U.S. CITIZEN

(For an electronic version of our **INDEPENDENT REFERRAL PARTNER AGREEMENT**, email your request to info@efcapgroup.com)

Reverse Consolidation

E&F Capital Group Cash Flow Relief Program

Up To 5 MCAs

(Full/Partial) Reverse Consolidations Available

- \$300K 'Max' Funding
- Daily/Weekly Remits

Consolidation

REVERSE CONSOLIDATION GUIDELINES CRITERIA

REVERSE CONSOLIDATION ELIGIBILITY CRITERIA:

MINIMUM SALES: \$50K IN TRUE REVENUE, **MINIMUM DAILY BALANCE:** \$1,500.00, **MINIMUM TIME IN BUSINESS:** 6 MONTHS, **MINIMUM MONTHLY DEPOSITS:** 15, **MINIMUM FICO SCORE:** 500, **MAXIMUM NEGATIVE DAYS/NSFs:** 3 MAXIMUM, **CURRENT MCA POSITIONS:** 5 POSITIONS, **OTHER:** NO LOWERED/MISSED PAYMENTS, OPEN BANKRUPTCIES OR MCA DEFAULTS

*IN SOME CASES, WE MAY OFFER A BUILD-IN OF ADDITIONAL WORKING CAPITAL INTO THE REVERSE CONSOLIDATION STRUCTURE. **(MUST BE REQUESTED)**

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