**Use this as a checklist to determine if it will be accepted and qualified:**

**Deals that are NOT FACTORABLE (Or less likely to fund):**

1. Businesses that do not have purchase orders or work authorization by account debtor.

2. Business that invoice prior to completing delivery of product or services. (Pre‐billing)

3. Businesses that do not get sign offs for services rendered or proof of delivery.

4. Businesses that sell once a year to a customer, has non‐recurring business with accounts, or has cross‐aged aging of receivables.

5. Businesses that have SBA loans that are encumbering business assets, and receivables were part of the borrowing base. (Must be subordinated or loan paid off to factor a/r)

6. Business that have tax liens and no payment plan in place. (IRS will normally subordinate if there is a payment plan in place)

7. Businesses that sell to small non‐credit worthy clients or non‐commercial accounts.

8. Businesses that sell with contingent clauses, ongoing chargebacks, or recurring dilution.

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| Industries we are currently not interested in funding in the broker referral program.  Construction Related debtors |  |  |
| Medical Industries billing Medicare | Lawyers as debtors or clients | Restaurant debtors or clients |
| Landscapers as debtors or clients | Retailers as debtors Product reselling | Fashion clothing debtors or clients |
| Freight Brokers | Receivables related with Commodities | Receivables related with produce |
| Agriculture | Collision repair industry | Municipality receivables |
| College / Universities as debtors | Foreign Receivables or debtors | Consumer based receivables |
| Installment contract receivables | | |
| |  |  | | --- | --- | | Construction Prospects | Jewelry Wholesale and Distributors | | | |