

IOU FINANCIAL LOAN PROGRAM BASICS

QUICK REFERENCE

PRODUCTS	TERMS	LOAN AMOUNTS
CORE	6, 9, 12	\$10k - \$100k
MID MARKET	6, 9, 12, 15	\$100k - \$200k
PREMIER	9, 12, 15, 18	\$200k - \$600k

- ✓ 1ST & 2ND POSITIONS
- ✓ DAILY, WEEKLY, & BI-WEEKLY
- ✓ NO UCCs
- ✓ SOFT PULL ON CREDIT
- ✓ NO PREPAYMENT PENALTIES

BUYRATES

TERM	TIER 1 720+	TIER 2 660-719	TIER 3 620-659	BETWEEN 1-2 YEARS IN BUSINESS	MAX SELL RATE	COMMISSION UP TO
6 m	1.11	1.11	1.11	N/A	1.15	5%
9 m	1.15	1.17	1.17	1.19	1.24	8%*
12 m	1.21	1.21	1.23	1.24	1.32	10%*
15 m	1.26	1.28	1.30	N/A	1.39	10%*
18 m	1.33	1.35	1.37	N/A	1.46	10%*

All buy rates listed above are for comparison purposes only. Actual approvals may vary slightly due to simple interest. 1st position rate with daily payments. For 2nd position add +1 to the buy rate, and for bi-weekly payments add +1 to the buy rate.

*Max 8 point commission ≥ \$300K.

*24 Month pricing is case-by-case based on approval.

PARTNER LOYALTY INCENTIVE

RENEWALS

Partners have primacy over their funded borrowers for the duration of the loan. Renewals are eligible at 40% paid down. The IOU Financial Account Management team specializes in borrower retention and will reach out to the borrower on behalf of the broker for renewals. **Max commission is paid on FULL loan amount, not on net proceeds.**

STATE RESTRICTIONS

NOT DOING BUSINESS IN THE FOLLOWING STATES

MONTANA
NEVADA
SOUTH DAKOTA
VERMONT
WASHINGTON DC

MUST BE LICENSED IN CALIFORNIA
OTHER STATE MINIMUMS & APR CRITERIA APPLY
NO MIAMI - DADE COUNTY

TOP INDUSTRIES



MEDICAL



VETERINARY



DENTISTS



HVAC/PLUMBING



E-COMMERCE



AUTO BODY SHOPS



RETAIL



HAIR & NAIL SALONS

IOU FINANCIAL LOAN PRODUCTS

CORE

\$10,000 - \$100,000

6, 9, & 12 MONTHS

DAILY OR WEEKLY

All Industries Except Prohibited List

BASIC GUIDELINES:

- 1st & 2nd Position
- 1 Year in Business (Must Meet Credit Requirements)
- 2 Years Seasoning on BK & Foreclosure
- Up to 10% Commission on New Loans
- 580-619 Vantage Score
*\$50K and below
- 620 Vantage Score
*\$50k and above
- No Mortgage or Auto Loan Lates in the Past 6 Months
- Minimum of \$3,000 Average Daily Balance
- Average of 10 Deposits a Month on a 3 Month Average

DOCUMENTATION REQUIREMENTS:

- 3 Months Bank Statements (Needed for Approval)
- Driver's License
- Voided Check
- 80% of Owners Must Sign PG

MID MARKET

\$100,001 - \$200,000

6, 9, 12, & 15 MONTHS

DAILY OR WEEKLY

All Industries Except Prohibited List

BASIC GUIDELINES:

- 1st Position
- 2nd Position case-by-case
- 3 Years in Business
- 3 Years Since BK & Foreclosure
- Must Have Established Business Credit
- Operational Website
- 50% Net Rule
- Up to 10% Commission on New Loans
- 620 Minimum Vantage Score
- No Mortgage or Auto Loan Lates in the Past 12 Months
- Minimum of \$3,000 Average Daily Balance
- Average of 10 Deposits a Month on a 3 Month Average

DOCUMENTATION REQUIREMENTS:

- 3 Months Bank Statements (Needed for Approval)
- Most Recent Year FULL Tax Return Including ALL Schedules
- Business Lease
- Driver's License
- Voided Check
- 80% of Owners Must Sign PG

PREMIER

\$200,001 - \$600,000

(UP TO \$750,000 ON RENEWALS)

6, 9, 12, 15, & 18 MONTHS

DAILY, WEEKLY, BIWEEKLY

All Industries Except Prohibited List

BASIC GUIDELINES:

- 1st Position
- 2nd Position Case by Case
- 5 Years in Business
- No Cash-Flow Exceptions
- No Prior BK's
- Must Have Established Business Credit
- Operational Website
- 50% Net Rule
- Up to 10% Commission on New Loans
- 620 Minimum Vantage Score
- No Mortgage or Auto Loan Lates in the Past 12 Months
- Minimum of \$3,000 Average Daily Balance
- Average of 10 Deposits a Month on a 3 Month Average

DOCUMENTATION REQUIREMENTS:

- 6 Months Bank Statements (Needed for Approval)
- Most Recent Year FULL Tax Return Including ALL Schedules (Needed for Approval)
- Business Lease
- Driver's License
- Voided Check
- 100% of Owners Must Sign PG
- Requires Signed 8821

CREDIT EXPANSION

MIN VANTAGE SCORE 580 & MIN FICO SCORE 600

\$10,000 - \$50,000

(UP TO \$100,000 CASE BY CASE)

9 & 12 MONTHS

DAILY OR WEEKLY

1ST & 2ND POSITION

DOCUMENTATION REQUIREMENTS:

3 MONTHS BANK STATEMENTS
DRIVER'S LICENSE
VOIDED CHECK
80% OF OWNERS MUST SIGN PG

IOU FINANCIAL PROHIBITED INDUSTRY LIST

PROHIBITED INDUSTRIES

IOU WILL NOT LEND TO:

Adult Entertainment
Addiction Rehab Facilities
Ambulance Services
ATM Businesses
Attorneys
Bankrupt Franchises (Quiznos)
Bail Bonding
Banks, Credit Unions, Mortgage Lenders
Blood/Organ Banks
Call Centers & Answering Services
Collection Agencies
Colleges; Schools
Construction (Ground-up)
Debt & Tax Reduction Services
Energy Generation & Distribution
Factoring; Purchase Order Financing
Farming
Fitness Centers/Gym
Flea Markets
Herbal Supplement Companies
Holistic Doctors
Home Health Care
Horoscope/Fortune Telling
Hotels***
Investment Opportunities & Advice
Logistics/Freight Forwarding
Lotteries/Raffles/Gaming/Gambling
Magazine Subscriptions
Mail Order Coin Sales
Mailing Companies (Bulk Mailing Agencies)
Marijuana Dispensary
Marketing Companies
Media Publishing & Production
Mining Companies
Mobile Home Manufacturers & Parks
Money Services Businesses
Multi-Level Marketing
Non-Bank Finance Companies
Non-Profit Organizations
Non-Truck Based Freight Transportation
Notaries
Oil & Gas Exploration & Refining

Payroll Companies
Payday Lender; Check Cashing
Personal Trainers
Precious Metal Sales
Printing Services
Pyramid Schemes
Restaurant Companies
Restaurants***
RV & Trailer Dealer*
Solar Companies
Stock Brokerage
Tax Preparer
Taxi/Limo Companies
Telephone Carriers & Resellers
Title Companies; Escrow Agents
Transportation (Air/Rail/Bus/Boat)
Travel Agencies
Vape Shops & Vaping Products
Vehicle Manufacturing
Video Rental
Wireless Telecommunication Stores

RESTRICTED INDUSTRIES

IOU WILL LEND ON A CASE BY CASE BASIS:

Auto Dealerships*
Contract Management Services
Guns & Ammo Sales & Manufacturing
Funeral Services
In Home Daycare Centers
Insurance Companies
Marinas
Motorcycle, Boat, ATV, Snow Mobile Dealers*
Pawn Shops/Consignment
Property Managers/Lessors of Real Estate*
Real Estate Appraisers
Recycling/Scrap Metal Companies
Roofers (Commercial & Residential)
Staffing Companies
Ticket Brokers
Trucking Companies (gas, food, pharmaceutical)

IOU retains the right to decline acceptable industries due to impact of COVID and/or COVID impacted geographies.