



## Fundscape Merchant Cash Advance Program

Fundscape offers multiple options for business owners who are seeking quick capital with little to no paperwork. Merchant Cash Advance is a loan that is based on a clients deposits over the last 4-6 months. Loans can be funded in as little as 24 hours and borrowers can have capital in their accounts to handle items like payroll, supplies, marketing, new employees or any other requirement a borrower might need to help their business grow. This program requires no collateral in most cases no tax returns and does not require a borrower have good credit. The money does require a weekly payment but for clients who need capital this is an excellent option to keep the growth of their business moving in the right direction.

### MCA (\$10,000 Minimum)

### MCA (\$250,000 Maximum)

All Guidelines Pricing And Approvals Are Subject To Review And This Is Not A Commitment To Lend. All Loans Are Subject To Change And Loan Terms May Be Amended Upon Review By Fundscape's Underwriters And/OR Investors

## Our Advantages

### ✓ Reliability

Our focus is on building and maintaining reliable long-term relationships with borrowers and intermediaries.

### ✓ Predictability

Our enterprise is optimized to deliver a predictable process that our partners can depend on, with communication at every step.

### ✓ Experience

Our leadership incorporates well-opinionated real estate experts with multi-billion dollar experience in asset management and lending.



## Merchant Cash Advance Loan Requirements

<b>Structure</b>	All Loans Are Structured To Pay Balance Owed Plus Factor Rate Amount
<b>Property Location</b>	Nationwide Except Restrictions For NY and CA
<b>Markets</b>	All Major And Sub-Markets Available
<b>Restricted Business Types</b>	Cannabis, Trucking And Construction Companies Under \$250k Deposits, Moral Turpitude Businesses, Consulting, Attorneys, Foreign Businesses. Additional Businesses May Apply.
<b>Loan Size</b>	Minimum \$10,000.00 To Max \$250,000.00
<b>Min. Mo. Deposits</b>	Business Must Have A Minimum Of 5 Deposits Per Month
<b>Term</b>	30 Days - 1 Year Available
<b>Amortization</b>	All Loans Are Based On Factor Rate Repayment
<b>Recourse</b>	Non-Recourse For Most Deals But Must Have A Personal Guarantor
<b>Prepayment</b>	Loans May Be Pre-Paid At A Discount. TBD By Underwriter
<b>Min. Mo. Deposit Amt.</b>	Business Must Be Depositing \$25,000.00 On Average Per Month
<b>Max Negative Days</b>	2 Days Per 30 Day Period
<b>Max NSF Days</b>	2 Days Per 30 Day Period
<b>Vesting</b>	Business Must Be Secured With UCC-1 Filing
<b>Lien Positions</b>	Borrower May Finance 1st Through 5th Position
<b>Delinquency</b>	Borrowers May Be Delinquent On Current MCA Debt If Debt Is Being Paid Off
<b>Fees</b>	Percentage From 4% - 12% Based On Total Loan Amount. Funding Fee May Be Required