



<b>Indicative General Credit Criteria*</b>	
Borrower FICO	≥ 620
Business Revenue (most recent tax return year)	≥ \$150,000
Business Net Income (at least 1 of last 2 tax return years)	> \$0
Years in Business	≥ 2 years
Bankruptcies (business and/or personal)	At least 7 years ago
	The following scenarios are acceptable: <ul style="list-style-type: none"> <li>■ 4 or fewer tax liens (on personal or business side, not combined) filed in the past 10 years</li> <li>■ Tax liens in aggregate sum &lt;\$1k filed within the past 3 years that are outstanding where the borrower is not on a payment plan</li> <li>■ Tax liens filed within the past 10 years in aggregate sum &lt;\$5k that are outstanding where the borrower is not on a payment plan</li> </ul>
Tax Liens (business and/or personal)**	
Criminal Activity	No prior history
No Sole Proprietorships or Non-Profits	

\*The listed indicative credit criteria are solely included for guidance in referring clients. Please contact the Funding Circle Referral Partner Team with any questions.

\*\*For the complete Funding Circle Tax Lien Policy, please request information from your Relationship Manager

### **Required Documentation (for all applications)**

2 Years Business Tax Returns
1 Year Personal Tax Returns (for all owners w/ >=20% ownership)
6 Months Business Bank Statements
Business Debt Worksheet
Interim Financials (YTD P&L and Balance Sheet) <i>only for &gt;\$300k requests</i>
Guarantor Form <i>only for additional shareholders and/or guarantors</i>

### **Verification Documentation (as necessary)\*\*\***

Drivers License
Completed FC Wire Transfer Form

\*\*\*The listed verification documentation that may be required is solely included for guidance in understanding what your clients may be expected to provide.