

Mulligan Funding Affiliate Program

Providing cash-out term loans for small and medium size businesses that need working capital in a timely fashion.



- Cash-Out Term Loan
- Perfect for SMBs that cannot access working capital from larger, traditional banks or through the SBA
- Perfect for SMBs that are too risky or too small for banks to fund
- \$10k - \$1 Million approval amounts
- 3-24 month terms
- Fixed Daily/Weekly ACH payments
- Funding in 1-2 business days¹
- No hard credit check



Applications

- Completed Credit Application
- 2020 Bank Statements
- 2yr Tax Returns for \$100k+ offers as closing stipulation
- 600 minimum credit score
- 6+ months' time in business
- \$10k+ per month in revenue
- Other requirements at underwriting discretion



Products

- **Cash-Out Working Capital Loan** – Supports any cash flow need
- **SBA Bridge Loan** – Support a business while going through SBA/bank loan process.
- **Recovery Assistance** – Refinance other working-capital debts to provide relief to COVID impacted businesses



Expectations

- 3% commission on net funding AND renewals
- Approval amounts typically 75-125% of Gross Monthly Revenue
- 1st position only (we can pay off one other competing lender)
- Financing junior to existing bank loans
- No Pre-Revenue Startups

¹) Approval and funding speed refer to applications submitted during normal business hours (Monday-Friday, 9 AM - 5 PM PT.) Most approvals happen within a few hours on completed submissions. Delays could occur due to unforeseen circumstances or if additional information or verification is required.

Preferred Industries

Auto Repair	Dental	Manufacturing	Professional Services
Pharmacies	Retail	Wholesalers	Quick-service Restaurants
Home Healthcare	Home Improvement/Specialty	Convenience/Liquor Stores	General Construction (Restrictions apply)
Medical	Contractors	Grocery Stores	<i>And many more</i>

Major Industries Prohibited

Events Planning	Auto Dealerships
Long-Haul Trucking	Full service/Fine-dining (COVID-19 related)

* A full list of prohibited industries is included in your affiliate packet and can be furnished upon request

Use of Proceeds

Marketing	Opening additional locations
Equipment	Floating A/R
Tenant Improvements	Inventory

* Because of the cash-out and structure of our loans, real estate purchases and acquisitions are typically not appropriate with loans from Mulligan Funding or our competitors.