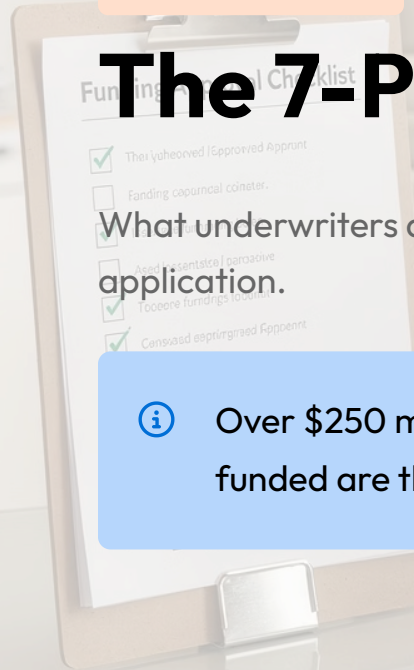
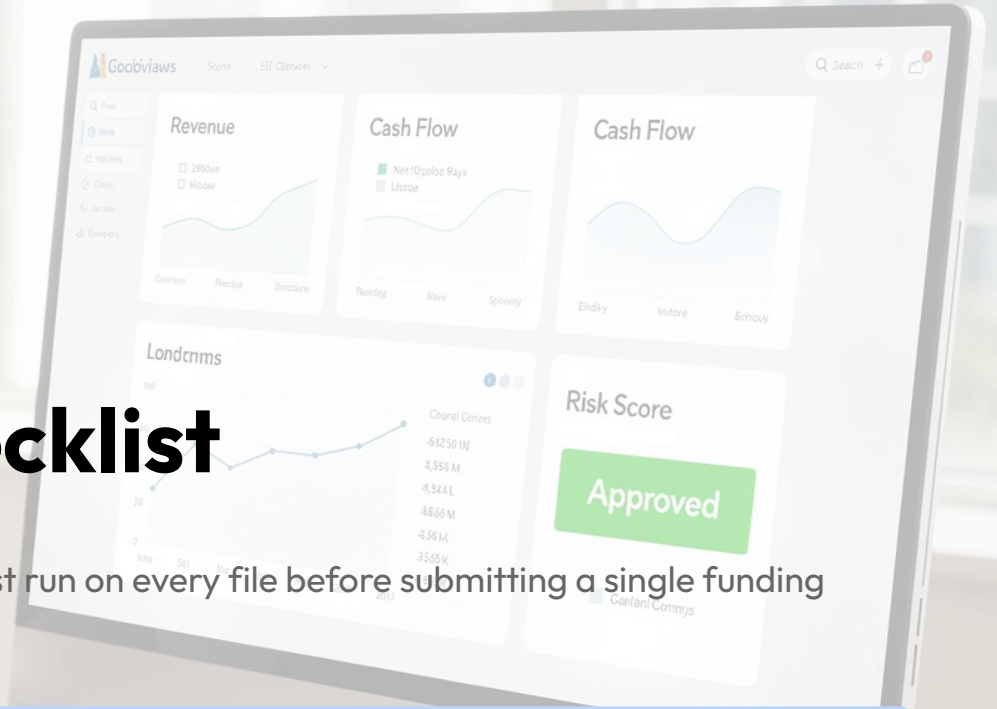


BUSINESS FUNDING

The 7-Point Fundability Checklist

What underwriters actually check before they approve you. The exact list run on every file before submitting a single funding application.

i Over \$250 million in business capital placed across thousands of files. The pattern never changes: the people who get funded are the ones whose whole profile is ready before they apply.



Why High Credit Scores Still Get Denied

Business owners with 720 and 740 credit scores get denied for funding every day. They call confused: *my score is great, why did I get denied?* When the file gets pulled, the answer is always somewhere they were not looking.

Fundability is not your credit score. Your score is a starting point. Underwriters read the profile underneath the number, and that is where most files fall apart.

What Most People Think Matters

- Credit score above 700
- Strong monthly revenue
- Years in business

What Underwriters Actually Check

- The full credit profile, not just the number
- Consistent, predictable cash flow
- Bank account behavior and history
- Debt service coverage ratio
- ChexSystems record
- Industry classification

Your Credit Profile, Not Just the Score

A score over 700 pre-qualifies you for the best products on the market, but it does not mean you are qualified. Utilization is read per card, not just overall. One card at 60% hurts even when the rest are low, and authorized users do not fix it. Derogatories are close to absolute: even a \$50 medical collection, or a paid-in-full account still showing as a charge-off, can tank a round.

- ✔ **You pass when:** utilization is under 30% on every open unsecured card (under 15% is stronger), zero collections, charge-offs, or public records, no late payments in 2 years (and no 60 or 90 day lates in 5), fewer than 4 hard inquiries per bureau in the last 6 months, and an average account age of 2.5 years or more.

Utilization

Under 30% per card.
Under 15% is stronger.
Evaluated card by card,
not as an average.

Derogatories

Zero collections, charge-offs, or public records.
Even small or paid accounts can disqualify.

Payment History

No late payments in 2 years. No 60 or 90 day lates in 5 years.

Inquiries

Fewer than 4 hard inquiries per bureau in the last 6 months.

Account Age

Average account age of 2.5 years or more across all open accounts.

Revenue Consistency and Time in Business

Revenue Consistency

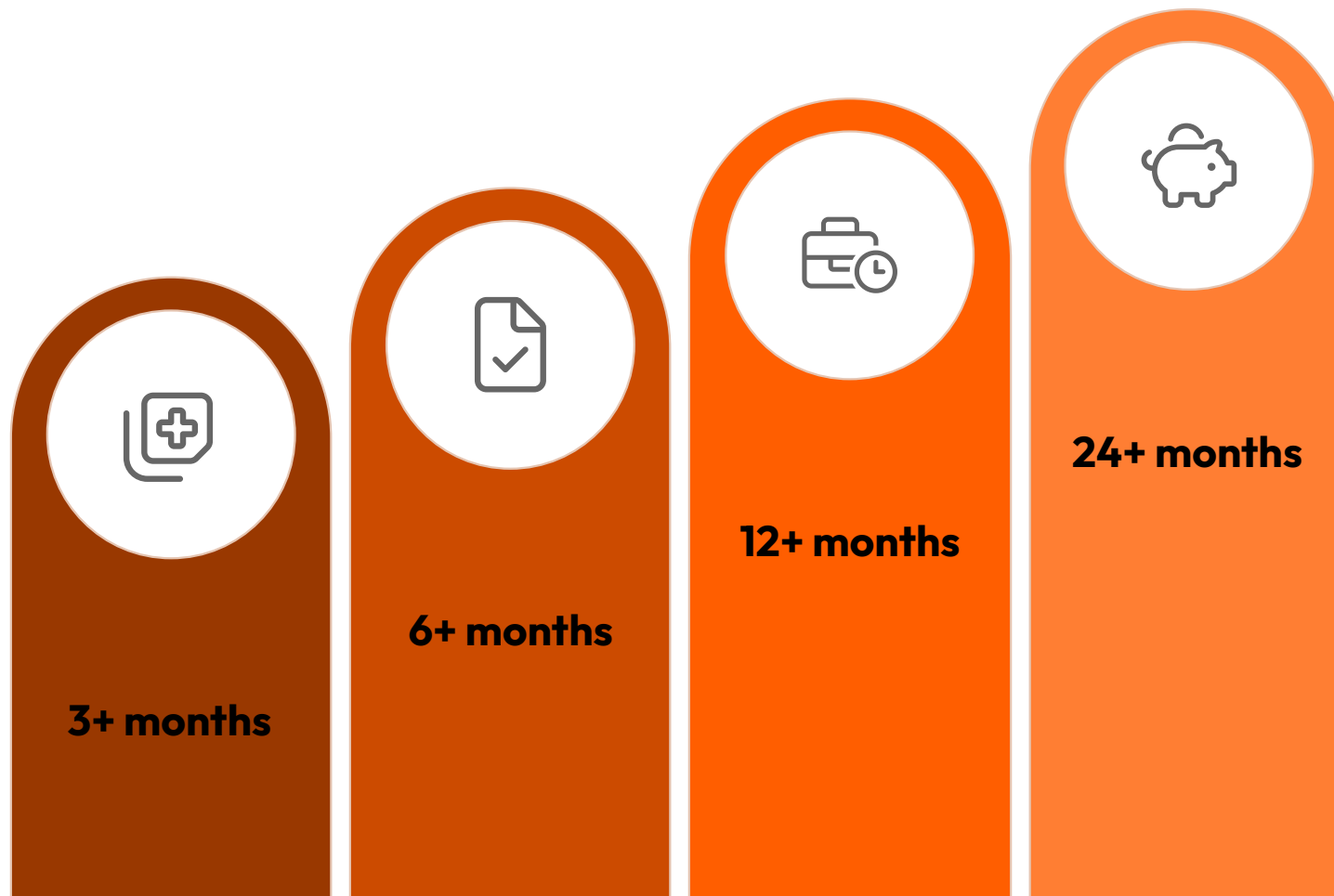
Lenders do not just want revenue. They want predictable cash flow. \$50K one month, \$5K the next, and \$20K after that is volatile, and volatile reads as risk. Six steady months reads as fundable. For revenue-based products like working capital, lenders are not lending on your score at all. They are lending on what comes through your bank account.

- ✔ **You pass when:** deposits are consistent across 6 or more months. Rough floors by product: \$10K to \$20K a month opens working capital, \$100K a year opens a line of credit, \$250K a year opens SBA.

Time in Business

Funding is a ladder, and your time in business decides which rung you can reach. Most people try to jump to the middle of the ladder without building the foundation first. Apply for a term loan at 6 months in business and you are not getting a maybe. You are getting a denial and a wasted inquiry.

- ✔ **You pass when** you know your rung: 3+ months opens 0% stacking (no revenue required), 6+ months opens working capital, 12+ months opens a business line of credit, 24+ months opens bank term loans and SBA.



Each rung of the ladder requires the one below it. Build the foundation before reaching for the next level.

Bank Account History and ChexSystems

Bank Account History

This is the blind spot that kills more deals than anything else. When you apply, lenders ask for 3 to 6 months of statements, and they read your daily balances, not just today's number.

Deal-killers:

- NSF's and overdrafts (even one in the last 90 days can end it)
- Negative balance days
- Inconsistent deposits
- Accounts open less than 90 days
- Mixing personal and business funds

ChexSystems

The banking bureau almost no one checks. It tracks overdrafts, forced account closures, and unpaid negative balances. If you are in their system, it can block you from opening the bank accounts and getting the funding you are going after.

A 750 credit score business can get denied because of a forced account closure from three years ago that the owner had completely forgotten about.



You pass when: you have pulled your free ChexSystems report and know exactly what is on it before a lender does.



You pass when: the account is 90 or more days old, no NSF's, no negative balance days, deposits are consistent, and business money is kept separate from personal.

Debt Service: Your Income vs. Your Obligations

For larger products, lenders run the math on whether you can comfortably carry the new payment. The number that quietly kills the most term loan and SBA applications is your debt service coverage ratio, or DSCR.

What is DSCR?

Your net operating income is at least 25% more than your total debt payments. It measures your ability to carry new debt.

Example Calculation

Monthly cash flow after expenses: \$10,000. Existing debt payments: \$8,000. DSCR = 1.25. That is the minimum threshold.

What Lenders See

Below 1.25x, lenders see you as overleveraged. It is close to an automatic denial on term loans and SBA products.

$$\text{DSCR} = \frac{\text{Net Operating Income}}{\text{Total Debt Payments}} \geq 1.25$$

- ✅ **You pass when:** your DSCR is 1.25x or higher (1.35x and up is stronger). If you do not know your number, calculate it before you apply. It predicts your approval odds better than your credit score does.

Your Industry

Some industries are an automatic decline at most lenders no matter how clean your file is. A general application in a restricted lane is wasted time and a wasted inquiry.

Restricted Industries (Auto-Decline at Most Lenders)

Adult Content

Declined at the vast majority of general lenders regardless of file quality.

Cannabis

Federally restricted status creates blanket declines at most conventional lenders.

Crypto

High volatility and regulatory uncertainty place this in restricted territory.

Firearms

Restricted at most general lenders. Specialist lenders exist for this space.

The Right Move in a Restricted Lane

Being in a restricted industry does not mean funding is unavailable. It means applying to the wrong lender is a guaranteed denial and a wasted hard inquiry on your credit file.

✔ **You pass when:** you know whether you are in a restricted lane, and if you are, you apply with a lender who specializes in it instead of burning inquiries on general applications.

📄 Specialist lenders exist for most restricted industries. The key is knowing your lane before you apply, not after you collect a denial.

What Your File Actually Unlocks

Where your numbers land decides which door is open right now. Your score is not a grade, it is a door selector.

Funding Product	Credit Score	Time in Business	Revenue
0% Credit Stacking (up to \$250K)	700+	3+ months	Not required
SBA Financing	650-680+	2+ years	\$250K+ / yr
Business Line of Credit	550-650	1+ year	\$100K+ / yr
Term Loan / Working Capital	500+	6-12+ months	\$10K-\$20K / mo

 SBA financing also requires a debt service coverage ratio of 1.25x or higher.

How a 0% Stack Actually Gets Done

Meeting the criteria is the gate. Getting funded at the highest limits is about sequence.

01

Map Your Existing Bank Relationships

Banks approve their own customers at higher rates and higher limits. Chase checking, an Amex card, a Wells Fargo account, all of it matters.

02

Map the Banks Available to You

Some lenders are regional and only available based on the state you live in and where your business is registered.

03

Open Accounts and Build Depository Relationships First

Open business checking with target banks 90 or more days before you apply for credit.

04

Apply in a Batch, Not a Trickle

Submit to 5 to 10 lenders inside a 48-hour window so the inquiries cluster together and get treated as fewer.

05

Wait 90 Days Before the Next Round

No applying to one bank this week and another next month. Spread inquiries hit your score individually. Clustered inquiries do not.



Applying to one bank this week and another next month spreads your inquiries out and each one hits your score individually. Batch applications inside 48 hours are treated as a single event by most scoring models.

If You Get Denied, You Are Not Done

Most denials come from an automated system, not a human looking at your full picture. A human underwriter can override it, and done right, a reconsideration call overturns a meaningful share of denials.



The Window

30 days from your denial. Call once, Tuesday through Thursday, 9 to 11am Eastern. One call, one shot, done right.



Reframe the Denial

If they cite too many inquiries, explain they are strategic and business-related and offer to start with a lower limit. If they cite revenue, ask them to consider your personal and business income together.



The Cost

The call costs you nothing. You are already denied. A reconsideration call is the only move that has upside with zero additional downside.

The Bottom Line

Most people apply randomly and collect denials. The operators who get funded are rarely the ones with the most revenue. They are the ones whose file tells the right story before they apply. Run yourself through the seven. Where you cannot check the box, that is your real reason for getting denied, and it is fixable in a specific order.

Which of the seven is costing you right now?



Work with me at workwithlamar.com



 Impruvu 

Impruvu - Business Funding Solutions

You finished the system. This is where it gets personal. On this call we look at your actual file together and build the plan around your numbers, your timeline, and...

No script, no pitch deck. Just the next moves that fit your situation. What we'll cover:

Where your file really stands, and what an underwriter sees when they read it
The fastest clean path from where you are to fundable
Which phase to start in and the order that fits your goals
Whether working together makes sense, and exactly what that looks like

Bring your three-bureau report if you've pulled it (annualcreditreport.com). If you haven't, we'll work with what you've got. This is done with you, not for you. I can't promise you a specific number, and nobody honest can promise the bank's answer in advance. What you'll leave with is a clear next move and a straight read on whether I can help. 15 minutes. No pressure.