

Expense Management Qualifying Minimums

Service	Qualifying Minimums
Lease	Office Space: \$50K annual lease payments (\$250K or more over the term); Retail Space: \$70K annual lease payments (\$350K or more over the term); Industrial Space: \$90K annual lease payments (\$450K or more over the term)
Cost Segregation	\$1M building or purchase cost (built or bought in last 10-12 yrs.)
Workers' Compensation	\$75K annual premium payments
PEO Services	At least 50 employees with average annual salary of \$45K
Utility*	\$75K each individual or \$150K combined annual utility expenses
Telecom	\$100K annual telecommunication expenses
Property Tax	\$50K annual commercial property taxes
Shipping/Freight	\$100K annual shipping or freight expenses
Commercial Lending	\$1M minium loan amount for purchase, refinance, consolidation, etc.
Merchant Services	\$20K monthly credit card payments

* Utilities include: Electric, Gas, Telecom, Water & Sewer, Waste & Trash

