

IOU Prohibited Industry List:

- Attorneys ([consider Factoring instead](#) or this [loan service](#))
- Bankrupt or Declining Franchises ([use contact page](#) for alternative suggestion)
- Banks, Credit Unions, Mortgage Companies and Non Bank Finance Companies or Money Service Business
- Blood/organ & poo banks
- Call centers
- Check Cashing Operations
- Collection Agencies
- Credit Repair Companies
- Debt & tax reductions services
- Energy generation & distribution ([consider Factoring instead](#) or this [loan service](#))
- Factoring or Purchase Order Financing (consider mezzanine financing, [use contact page](#) for alternative suggestion)
- Farming ([consider Factoring instead](#) or this [loan service](#))
- Flea markets
- Foreign Owned Corporations or Entities with large % of foreign deposits
- Government Agencies
- Home Health Care ([consider Factoring instead](#) or this [loan service](#))
- Horoscope & fortune telling
- Investment opportunities & advice
- Logistics/Freight forwarding
- Lotteries

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- Magazine subscriptions
 - Mail order coin service
 - Mailing companies (bulk mailing agencies)
 - Marijuana Dispensaries
 - Marketing Companies ([consider this instead](#))
 - Media publishing & production
 - Mining
 - Mobile Home Manufacturers
 - Non-Profits
 - Non-Truck based transportation
 - Notaries
 - Payroll companies
 - Personal Trainers
 - Precious medals
 - Printing
 - Real Estate Companies
 - Recycling/scrap metal companies
 - Tax Preparers
 - Telephone carriers & resellers ([consider Factoring instead](#) or this [loan service instead](#))
 - Title companies/Escrow agents
 - Travel Agencies Wireless Stores
 - Trucking Companies ([consider Factoring instead](#))
 - Used Car Dealers
 - Vehicle Manufacturing
 - Video rentals
- If IOU Financial cannot approve your loan then consider Factoring if you are B2B or you may qualify under other loan types.

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The following Industries will be looked at on a case by case basis:

- Property Managers/Lessors of Real Estate
 - Pawn Shops/Consignment
 - Guns and Ammo Sales & Manufacturing
 - Motorcycle, Boat, ATV, Snowmobile Dealers New & Used
 - Contract Management Services
 - In Home Schools & Daycares
 - Insurance Companies
 - Taxi/Limo Companies
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