

Heroes Recovery Center

File Review

BUILD CLIENT

REVIEWED
October 13, 2026

INDUSTRY
Healthcare

LOCATION
Wylie, TX

TIME IN BUSINESS
~21 months

Summary

Four months of U.S. Bank statements (May–August 2026) show strong raw deposit volume driven by image check deposits plus large funder advances and owner wires. True business revenue (primarily checks) is well above the \$10k threshold, but the account is heavily overstacked with multiple active positions (OnDeck, ByzWash/ByzFlex, and others). This supports a Build Client path focused on stack reduction before additional funding.

Key Findings

Finding	Detail
Average monthly deposits / revenue	Raw other deposits average ~\$158,900 (May \$108,654 · Jun \$232,514 · Jul \$124,443 · Aug \$170,018). True business revenue (primarily checks, excluding clear advances/owner money) estimated ~\$50k–\$100k+ per month.
Deposit consistency	High but volatile. Large one-time funder inflows (OnDeck \$146,250 in June, Byzfunder wires) distort monthly totals.
True business revenue vs transfers / owner money	Primarily Consolidated Image Check deposits (healthcare/insurance-style receivables). June includes \$146,250 OnDeck Capital electronic deposit (advance). August includes \$45,000 wire from owner Tierre J. Simmons and \$75,000 from MedVets Healthcare. Multiple self/owner wires outbound.
Negative days / NSF's	Yes — Aug 28 ending balance –\$492.61 with \$36 overdraft paid fee on Aug 31. Balances fluctuate widely.
Existing funder positions / stack	Heavy. Recurring ACH to OnDeck Capital (~\$3,258 every few days), ByzWash/ByzFlex (multiple ~\$1,893 + \$2,398 pulls), BIZMATICS, plus numerous wires to owner, self (Heroes Recovery), Coastal Community, and international.
Time in business	Started 1/21/2025 per application (~21 months as of review).

Card Processing vs ACH

Rail	Share	Notes
Card processing	0%	None visible; application field blank

ACH / other bankable	~70–80%	Image checks + some wires (true deposits)
Off-rail	Low	Checks are bankable via image deposit; no Zelle / Cash App / cash noted

Why This Call

- Raw and true revenue are well above the \$10k Build threshold (true monthly roughly \$50k–\$100k from checks).
- Client is already depositing via bankable rails (image checks and wires) but is overstacked with multiple active funder positions (OnDeck, ByzWash/ByzFlex, others) showing regular ACH pulls and high wire activity.
- Negative day and overdraft in August plus frequent large outbound wires to owner/self indicate cash-flow pressure from the existing stack.
- Not Ready for Funding due to the current stack density and balance volatility.

Recommended Path

Build Client — Overstacked on existing positions while already processing via bankable check/wire deposits. Recommended next step is stack reduction (pay down or consolidate OnDeck, Byz, and related positions) to clean up cash flow and improve the fundable story before new funding.

Notes

Strengths

- Healthcare industry, ~21 months in business, consistent high-volume image check deposits, ending balances generally positive outside one overdraft.

Red flags

- Heavy multi-funder stack with frequent ACH pulls, owner/self wires in and out, international wires, one negative day/overdraft, claimed \$232,500 average monthly revenue on application exceeds visible true revenue after excluding advances. No card processing shown. Application incomplete on several fields (use of funds, existing loan balance, rent, etc.).

Missing

- Full detail on remaining statement pages is limited but core deposit/withdrawal activity is visible; any additional months or merchant statements would help confirm true revenue mix.