



Vcheck Due Diligence

Full Standard Report: 12-Year Scope

Reuven Mirlis

Prepared for
BasePoint Capital LLC






06/16/2025

This report does not guarantee the accuracy or truthfulness of the information as to the subject of its investigation. Vcheck Global, LLC represents only that the information provided is accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the consumer who is the subject of this report, and Vcheck Global, LLC accepts no liability for damages or adverse action, the latter as defined under the Federal Fair Credit Reporting Act, 15 U.S.C. 1681 et seq., incurred as a result of the use of this information. Please note sources include commercial information resellers, county recorders, state and county clerk's offices in your subject's current and past counties/states of residence.





Reuven Mirlis

Please be advised, the searches included in this report were conducted based on a 12-year scope of research, with the exception of UCC filings and fixture filings. To ensure that our client's concerns have been met, we have searched the following digital records referenced below.





Icon Key

	No Records Found		Information Found		Records Found	-	Not Applicable		Pending Research		Pending Document Retrieval
---	------------------	---	-------------------	---	---------------	---	----------------	---	------------------	---	----------------------------

Jurisdiction Searches

	Real Estate	Tax Liens ¹	UCC Filings ²	Fixture Filings	Bankruptcies	Civil Litigation & Judgments	Criminal History
Federal	-	-	-	-	✓	✓	
Miami-Dade County, Florida		✓	✓		-	✓	✓
Bergen County, New Jersey	✓	✓		✓	-	✓	✓
Passaic County, New Jersey	✓	✓	-	✓	-	✓	✓

National Searches

Regulatory ³	Sanctions & Watchlists	Corporate Affiliations	Biography	News	Credit Report
	✓		✓		



All available databases are searched for each jurisdiction presented in the summary table. For more information and detailed descriptions of what each section entails, please reference the document [here](#).

To view the available documents for any of the included records, please view the Subject Folder.

¹ Federal tax liens are reported at the state and/or county level.

² UCC filings are recorded at the state level and are therefore reported in the first county row for each state. Reported fixture filings do not include standard record of mortgage filings.

³ For a list of all regulatory, sanction, and PEP databases searched, please visit the link [here](#)

Findings Summary

Real Estate Ownership: The subject is the registered owner of at least two properties in the following jurisdiction: Miami-Dade County, Florida.

UCC Filings: The subject is a debtor in one active UCC filed in 2023 in New Jersey.

Fixture Filings: The subject is a debtor in one active fixture filing filed in 2023 in Miami-Dade County, Florida.

Criminal History: A criminal record was found for the subject in Virginia. In 2014, the subject was charged with 18:371 – conspiracy, 18:545 and 2 importation contrary to law (forfeiture), 21:331(a) and 333(a), and 18:2 introducing misbranded drugs and devices in interstate commerce, 21:331(t), 333(b)(1)(d), 353(e)(2)(a), and 353(e)(3)(b) and 18:2 unlicensed wholesale distribution of prescription drugs, and 18:1956(h) conspiracy to commit money laundering (forfeiture) in the U.S. District Court – Eastern District of Virginia (Alexandria). The subject was found guilty of charge 18:371 conspiracy and was sentenced to supervised probation of two years with special conditions. Fine Imposed: \$5,000. Special Assessment: \$100. The case has since been disposed.

Regulatory: A record was located with the DOJ. Further information can be found in the corresponding section of the report.

Corporate Affiliations: Eleven affiliations were located.

News Coverage: Numerous articles were located mentioning the subject that pertained to business activities. Due to the volume of articles, we have provided a representative sample below. Additional details can be provided upon request.

Consumer Credit Report: A consumer credit report was acquired for the subject.

Identity Verification & Address History

Name	Reuven Mirlis
Recent Address	15 South Dean St Unit 320 Englewood, NJ 07631
Date of Birth	12/1991
Age	33
Other Names Identified	Reuven Daniel Mirlis Reuven D. Mirlis Reuven Mirlis Daniel Mirl
Address History	122 High St Passaic, NJ 07055 9540 West Bay Harbor Dr Bay Harbor Islands, FL 33154 777 Passaic Ave #375 Clifton, NJ 07012

Real Estate Ownership


 9540 West Bay Harbor Dr #411 Bay Harbor Islands, FL 33154

Owner Name(s)	Reuven Daniel Mirlis
Assessor's Parcel No	13-2227-127-0540
Assessed Value	\$887,836
Recording Date	02/15/2022
Property Type	Condominium
County	Miami-Dade

 9540 West Bay Harbor Dr #412 Bay Harbor Islands, FL 33154


Owner Name(s)	Reuven Daniel Mirlis
Assessor's Parcel No	13-2227-127-0590
Assessed Value	\$454,510
Recording Date	10/19/2022
Property Type	Condominium
County	Miami-Dade

UCC Filings

 UCC Filing Number: 56387474


Filing Location	New Jersey
Filing Date	01/12/2023
Expiration Date	01/12/2028
Debtor(s)	Reuven Mirlis
Secured Party/Parties	CRA Funding VI LLC, as Administrative Agent and as Collateral Agent

Fixture Filings

 Fixture Filing Number: 33673/2821

Filing Location	Miami-Dade County, Florida
Filing Date	04/20/2023
Debtor(s)	Reuven Daniel Mirlis
Secured Party/Parties	CRA Funding VI LLC

Criminal History

 Federal Criminal Case Number: 1:14-cr-00397-AJT-7

Court Location	U.S. District Court – Eastern District of Virginia (Alexandria)
Filing Date	12/03/2014
Case Type	Felony
Charge(s)	Charge 1 – 18:371 Conspiracy Charge 2 – 18:545 and 2 Importation Contrary to Law (FORFEITURE) Charge 3 – 21:331(a)and 333(a), and 18:2 Introducing Misbranded Drugs and Devices in Interstate Commerce Charge 4 – 21:331(t), 333(b)(1)(D),353(e)(2)(A), and 353(e)(3)(B) and 18:2 Unlicensed Wholesale Distribution of Prescription Drugs Charge 5 – 18:1956(h) Conspiracy to Commit Money Laundering (FORFEITURE)
Defendant(s)	Reuven Mirlis
DOB	12/08/1991
Status	CLOSED
Disposition	Charge 1 – Plead Guilty – 08/14/2015 Charge 2 – Dismissed – 02/23/2015 Charge 3 – Dismissed – 02/23/2015 Charge 4 – Dismissed – 02/23/2015 Charge 5 – Dismissed – 02/23/2015
Sentencing Information	Supervised Probation: 2 years with special conditions. Fine Imposed: \$5,000. Special Assessment: \$100.

Regulatory Records

Searches at the Department of Justice revealed the following:

The subject was part of a federal case regarding conspiracy to smuggle and sell misbranded prescription pharmaceuticals in the United States and unlicensed wholesaling of prescription drugs in 2015. An article related to this can be found in the press coverage section below.

Corporate Affiliations

◇ RDM Capital Funding LLC	◇ TruckPay
◇ Bondway.ai	◇ Asa Technologies, Corp.
◇ PrivateAuto	◇ FinTap
◇ OnBuy.com	◇ EBY
◇ Strive	◇ Reposify
◇ R & A Consulting Group, Inc.	

News Coverage



Numerous articles were located mentioning the subject that pertained to business activities. Due to the volume of articles, we have provided a representative sample below. Additional details can be provided upon request.

ABF JOURNAL | OCTOBER 14, 2021

RDM Capital Funding Rebrands as FinTap, Secures \$50MM Credit Facility from Arena Investors

<https://www.abfjournal.com/rdm-capital-funding-rebrands-as-fintap-secures-50mm-credit-facility-from-arena-investors/>

RDM Capital Funding, a technology enabled specialty finance company, is formally rebranding as FinTap. The rebrand is part of RDM's growth strategy and comes after the company closed its up to \$50 million credit facility with Arena Investors, marking an increase from its first facility of \$7.5 million in 2018. As part of the rebrand, RDM will enhance its internal IT.

Since its founding in 2015, RDM Capital Funding has provided more than \$55 million to more than 1,000 small businesses in more than 100 industries across the United States. Over the past several years, RDM has secured two credit facilities and expanding its book of business by scaling its funding volume.

"The rebrand along with our new technology stack will better allow us to project outwardly what already is our culture internally," **Reuven Mirlis**, CEO and founder of FinTap, said. "We have a culture of constant iteration and optimization and having our brand better align with that is important. Our recently closed credit facility of up to \$50 million along with the two aforementioned changes will set us on a strong path of growth over the next

few years and into the future. As part of our evolution, we will be looking to roll out a complementary product offering in Q2 of 2022."

Together with the name change, the company has a new logo and website. RDM has already rolled out its new technology internally, with its strategy going forward to integrate tech improvements, roll out new products for its partners and diversify into other service offerings outside of its receivables financing product. Additionally, RDM is working on expanding its customer base and enhancing its product offerings.

"As the world continues to accelerate its move from analog to digital, continuing to build and add more functionality becomes more important for our current and future growth. One example is that the newly built platform allows our larger partners to send us deals through an API integration. This creates a smoother experience for all parties," Mirlis said.

PR NEWswire | OCTOBER 13, 2021

RDM Capital Funding Announces Company Rebrand as FinTap

<https://www.prnewswire.com/news-releases/rdm-capital-funding-announces-company-rebrand-as-fintap-301399377.html>

RDM Capital Funding LLC, a technology enabled specialty finance company, announced that they are formally rebranding as FinTap. The rebrand is part of RDM's growth strategy and comes after the company closed its up to \$50 million credit facility with Arena Investors, marking a sizeable increase from their first facility of \$7.5 million in 2018. As part of the rebrand, RDM will continue to enhance its internal IT to better serve its clients and enlarge the scope of small businesses it provides working capital to.

Since its founding in 2015, RDM Capital Funding has provided over \$55 million to 1,000+ small businesses in over a hundred industries across the United States. Over the past several years RDM has grown significantly through recruiting top talent, securing two credit facilities, and expanding its book of business through scaling the company's funding volume. Additionally, RDM has invested heavily in building its executive team as well as optimizing its underwriting processes, operations, lending capacity, and overall customer experience. With these and other developments, the company required a brand that better reflects the evolution of RDM and its commitment to continually improve the financial services offered to the market.

CEO and founder **Reuven Mirlis** commented "The rebrand along with our new technology stack will better allow us to project outwardly what already is our culture internally. We have a culture of constant iteration and optimization and having our brand better align with that is important. Our recently closed credit facility of up to \$50 million along with the two aforementioned changes will set us on a strong path of growth over the next few years and into the future. As part of our evolution, we will be looking to roll out a complimentary product offering in Q2 of 2022."

Together with the name change there is a new company logo and website (fintap.com). RDM's rebrand as FinTap marks the first public step of the company's next growth phase. RDM has already rolled out its new tech internally; the strategy going forward is to integrate tech improvements, roll out new products for its partners, and diversify into other service offerings outside of its receivables financing product. Additionally, RDM is working on expanding its customer base and enhancing its product offerings. Under FinTap the company has doubled down on its commitment to meet the continuously evolving needs of under banked businesses in an efficient and timely manner.

Mirlis also highlighted that, "As the world continues to accelerate its move from analog to digital, continuing to build and add more functionality becomes more important for our current and future growth. One example is that the newly built platform allows our larger partners to send us deals through an API integration. This creates a smoother experience for all parties."

ABL ADVISOR | APRIL 30, 2021

RDM Capital Funding Closes up to \$50.0MM Credit Facility with Arena Investors

<https://www.abladvisor.com/press-releases/30947/rdm-capital-funding-closes-up-to-50-0mm-credit-facility-with-arena-investors>

RDM Capital Funding entered an agreement with Arena Investors, a global asset manager, under which they will be providing a new \$25 million credit facility, with an accordion up to \$50 million. The agreement with Arena marks the second institutional credit facility for RDM Capital Funding, and a significant increase from their first facility of \$7.5 million in 2018, which was upsized to \$10 million in 2019. RDM Capital Funding was founded in 2015 and focuses on improving the economic landscape in the United States by changing the way small businesses access short-term working capital. The business has expanded significantly in both funding capability and size since the close of its first facility and will now enter a new phase of growth through the facility with Arena.

"Small business already had a much harder time accessing capital relative to big business. The onset of the housing crisis in 2008 exacerbated that problem and the pandemic has made it even more acute. We are happy to be able to expand the number of small businesses we can serve, and we look forward to working with Arena in accomplishing this," said **Reuven Mirlis**, Chief Executive Officer of RDM.

"We are excited to facilitate RDM's activities in small business finance at a time when there are limited options and great needs for capital, and where RDM can provide that capital without unduly burdening merchants receiving it. This transaction fits well with Arena's broader mission to provide flexible funding solutions for companies and ideas which have unique growth or liquidity needs," said Victor Dupont, who leads Arena's investments in the financing of the SME sector.

ABL ADVISOR | SEPTEMBER 14, 2018

RDM Capital Funding Secures \$7.5MM Credit Facility from Charleston Capital

<https://www.abladvisor.com/press-releases/14807/rdm-capital-funding-secures-7-5mm-credit-facility-from-charleston-capital>

RDM Capital Funding, LLC, a technology enabled specialty finance company, announced that it has entered into a new \$7.5 Million credit facility with Drift Credit Opportunities Fund, LP, an affiliate of Charleston Capital Management, LLC.

This is the first institutional credit facility for RDM Capital Funding, which was launched in 2015 and focuses on financing for small businesses throughout the United States of America.

“This facility allows us to expand our ability to serve more small businesses and help them with their working capital needs. We are pleased to partner with Charleston Capital and take this major step toward our continued growth,” said **Reuven Mirlis**, Chief Executive Officer of RDM.

“RDM represents an attractive opportunity for Charleston Capital as they have quickly established themselves as a disciplined underwriter with substantial operating controls,” said McLean Wilson, the Chief Executive Officer of Charleston Capital, “We expect them to become a significant presence in the space over the next few years and look forward to their continued success.”

DOJ | MAY 7, 2015

Canadian Company and Drop Shipper Plead Guilty to Conspiracy to Smuggle and Sell Misbranded Prescription Pharmaceuticals

<https://www.justice.gov/usao-edva/pr/canadian-company-and-drop-shipper-plead-guilty-conspiracy-smuggle-and-sell-misbranded>

SB Medical Inc., and TC Medical Group, companies based in Toronto, Canada, and St. Michael, Barbados, along with Hanoach David Stein, 37, of Baltimore, Maryland, pleaded guilty today to a multi-year conspiracy to smuggle and sell misbranded prescription pharmaceuticals in the United States and unlicensed wholesaling of prescription drugs. During the conspiracy SB Medical Inc. and TC Medical Group received over \$33 million in proceeds from the illegal smuggling and sale of misbranded prescription pharmaceuticals in the United States.

“The smuggling and distribution of misbranded drugs and medical devices of uncertain foreign origin has the potential for serious harm to patients,” said Dana Boente, U.S. Attorney for the Eastern District of Virginia. “They could be improperly stored and transported, ineffective, adulterated, or unsafe. With our law enforcement partners, we will aggressively investigate and prosecute those who illegally distribute such products.”

SB Medical Inc., TC Medical Group, and Stein were indicted by a federal grand jury on December 2, 2014.

“Individuals who circumvent the FDA-regulated supply chain by distributing unapproved prescription drugs and medical devices put the health and safety of the American public at risk,” said George M. Karavetsos, Director, FDA Office of Criminal Investigations. “The FDA has zero tolerance for those who participate in these illegal trafficking networks and, as we did in this case, we will continue to protect consumers by bringing such criminals to justice.”

According to the statements of facts filed along with the plea agreements, the SB Medical Inc. organization from at least 2011 through 2014, smuggled orthopedic injections, rheumatology infusions, cosmetic devices, optomology products, and oncology drugs into the United States. The non-FDA approved prescription pharmaceuticals were sourced from other foreign countries including India, Turkey, France, Italy, and other countries and included Lucentis, Mabthera, Botox, Dysport, Euflexxa, Remicade, Restylane, Synvisc, Prolia, Orencia, Orthovisc, and other products.

“The illegal smuggling and sale of misbranded prescription pharmaceuticals can pose life threatening consequences for consumers,” said Clark E. Settles, Special Agent in Charge of U.S. Immigration and Customs

Enforcement's Homeland Security Investigations Washington, D.C. "Our agents work tirelessly to protect the American public from criminals who disregard health and safety warnings solely to make a buck."

Members of the conspiracy working for SB Medical Inc. and TC Medical Group used false names to sell the pharmaceutical products to doctors and clinics in the United States. To smuggle pharmaceuticals across the United States border, large shipments were broken down into multiple small shipments. Those shipments were sent to addresses in Maryland, New Jersey, Florida, and other locations under different false names over several days. Customs forms falsely stated the contents and value of the shipments. Drop shippers in the United States, including Stein, received these packages, removed indicia that they were from abroad, and re-shipped them to doctors and clinics in the United States so that packages would have a United States-based return address.

"This case serves as a perfect example of what can be accomplished when different law enforcement agencies partner together to protect the American public from the many perils of illegal prescription drugs," said Acting Postal Inspector in Charge David M. McGinnis, U.S. Postal Inspection Service-Washington Division. "It is our duty as Postal Inspectors to investigate and stop those who attempt to ship illicit drugs through the U.S. Mail."

Instead of storing pharmaceuticals at cool temperatures as required for many of the pharmaceuticals, members of the conspiracy used unregistered commercial mailboxes, residential backyards and porches, basement rooms, garages, kitchen fridges and freezers, which did not have adequate lighting, ventilation, temperature, humidity, and security as required for the safe storage and handling of the prescription drugs and devices.

To further deceive customers about the actual location of SB Medical Inc. and the foreign origin of the pharmaceuticals, members of the conspiracy further asked that customers send checks to locations in the United States; drop shippers bundled the checks and forwarded them to Canada where they would be cashed.

This investigation has resulted in the guilty pleas of other conspirators of SB Medical Inc. and TC Medical Group, including:

- David Eli Burke, 34, of Thornhill, Ontario, Canada, director of sales
- Shlomo David Rabi, 25, of Toronto, Ontario, Canada, director of sales and marketing
- Asaf Akiva Ibrahimian, 24, of West Orange, New Jersey, sales representative
- **Reuven Daniel Mirlis**, 23, of Passaic, New Jersey, sales representative
- Rivka Rabi, 26, of Lakewood, New Jersey, drop shipper

Dana J. Boente, U.S. Attorney for the Eastern District of Virginia; George M. Karavetsos, Director, FDA Office of Criminal Investigations, Clarke E. Settles, Special Agent in Charge of Homeland Security Investigations, Washington, D.C.; and David M. McGinnis, Inspector in Charge of the U.S. Postal Service-Washington Division, made the announcement after the pleas were accepted by U.S. District Judge Anthony J. Trenga.

This case was investigated by the FDA's Office of Criminal Investigations, Homeland Security Investigations Washington, D.C., and the United States Postal Inspection Service. Assistant U.S. Attorneys Alexander T.H. Nguyen, Kellen S. Dwyer, and Jay V. Prabhu are prosecuting the case.

A copy of this press release may be found on the website of the U.S. Attorney's Office for the Eastern District of Virginia. Related court documents and information may be found on the website of the District Court for the Eastern District of Virginia or on PACER by searching for Case No. 1:14-cr-397.

Consumer Credit Report

Full credit report can be found in the Subject Folder.

End of Report