

The logo for Lookout Capital is centered in the image. It features a circular design with a thick black outer ring and a thin white inner ring. Inside the circle, the words "Lookout" and "CAPITAL" are stacked vertically in a bold, white, sans-serif font. Below the text, there is a stylized graphic of dark blue jagged peaks or mountains at the bottom of the circle.

**Lookout  
CAPITAL**

# What is Factoring?

## What is factoring?

Factoring is a working capital solution. It is a financial and risk mitigation service in which a company (the seller) assigns its accounts receivable (from buyers) (cf. below, 7.i) to a third party (the factoring company, called the factor) at a discount. The seller will also pay the factor a fee for providing this service.

Factoring is also commonly called Accounts Receivable Financing, Commercial Finance or Invoice Discounting. It improves a company's financial ratios and increases its debt capacity by selling its unsettled/outstanding sales invoices to a factor who will immediately settle the account, thus securing the company's cash flow.

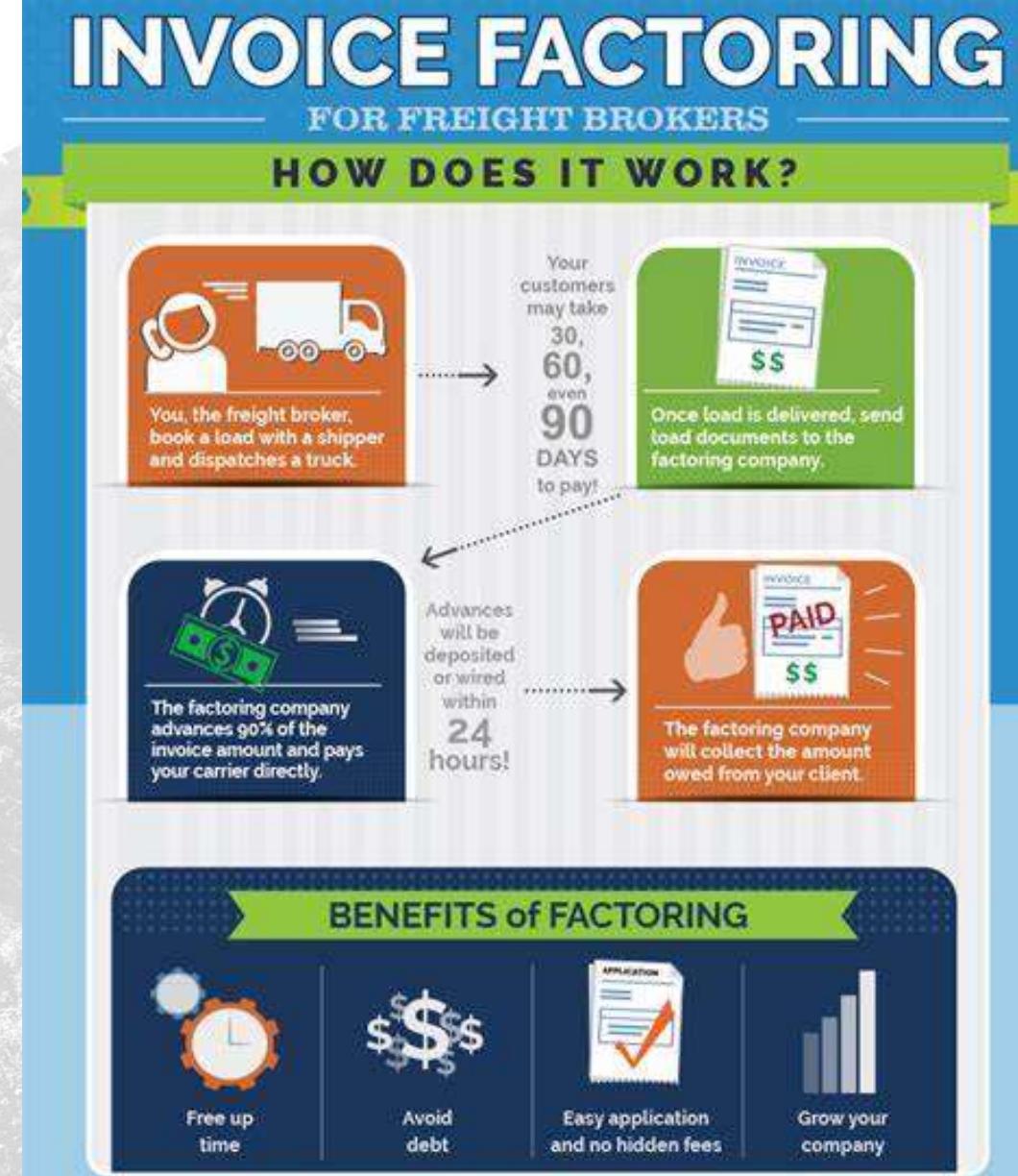
## What is Factoring?

There are two main sorts of factoring techniques;

**Recourse factoring**, where the factoring company does not take over the risk of bad debts/insolvency. In this case the receivable may be sold back to the seller. Recourse factoring implies the seller may still be at risk should his customer become insolvent or cease to trade. It is the seller who decides what credit terms he will grant buyers, based on his own credit research.

In **non-recourse factoring**, the factoring company takes over the risk of bad debts/insolvency, thereby accepting the financial credit risk of the seller's buyers failing, and taking responsibility for accepted, individually agreed credit limits. The system of credit limits allows sellers to safely enlarge their sales volumes. This is even more important in unfamiliar markets and export situations.

## What is Factoring?



## The opportunity!!!!

**75-80 percent** of trucking companies use a factoring company

## Factoring Lingo to know

- **Factoring Rate -**
- **Advance Rate -**
- **Reserve -**
- **Cash Reserve/Rebate -**
- **Early Termination Penalty**
- **Contract Term**
- **Recourse/Non-recourse**
- **Buy/No-Buy**
- **Concentrations**



**Proposal of Factoring**

Company Name:	KAT Trucking
Advance Rate:	96 %
Rate:	2.5 %
Chargeback:	90 Days
Term:	3 Months
Max Credit Limit:	\$100,000
Wire Fee:	\$15.00
ACH Fee:	\$1.00
Invoicing/Billing Fee	N/A
Guarantor(s)	
Expense Deposit:	\$500

We are excited you are interested in teaming up with our team. Please indicate your acceptance of terms of this letter by executing and returning a copy of this letter, along with a check in the amount of the expense deposit. Upon receipt, we will begin our underwriting process which includes a public record search. We look forward to the opportunity to provide these services to you.

ACCEPTED AND AGREED TO:

Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Sign: \_\_\_\_\_ Date: \_\_\_\_\_

What is the sales approach?

Two separate sales opportunities

Current Clients

Potential Clients

# Phone Script

## For Brand New Authorities

- Have you been set up with a factoring company yet so you can receive quick pays?

## Current Clients

Hi this is \_\_\_\_\_ with Southwestern

One of our goals is to be a complete resource for you. Moving towards that goal, we have aligned with a new factoring partner to be able to offer you an already vetted option to help your operations.

Are you currently Factoring with anyone?

### ***Not Currently Factoring***

What are you currently doing for financing if anything?

Have you ever considered factoring your receivables?

### ***Currently Factoring***

Who are you currently with?

How many power units are you currently running?

What do you like about them?

What do you dislike/what would you change?

What program are you currently on? (Rate / Advance / Fees)

## Prospects

Hi this is \_\_\_\_\_ with Southwestern

One of our goals is to be a complete resource for our clients. In addition to our insurance and fuel programs, we also have a strategic factoring partner that we have vetted and trust.

Are you currently Factoring with anyone?

### ***Not Currently Factoring***

What are you currently doing for financing if anything?

Have you ever considered factoring your receivables?

### ***Currently Factoring***

Who are you currently with?

How many power units are you currently running?

What do you like about them?

What do you dislike/what would you change?

What program are you currently on? (Rate / Advance / Fees)

## Sales Box

There are so many variables on pricing.  
Advance rate, Avg. Days to pay, Open AR, Concentrations etc.

Transportation					
Sales Box					
Carrier		Ideal Factoring Fee			
Size	Advance Rate	Range	Range	For discussion purposes	
1-3 Trucks	97%	3.00%			
under 100K	95%	3.00%	2.00%	97%	2.00%
100k - 300k	95%	2.50%	1.50%	97%	1.50%
300k - 500k	90-95%	2.00%	1.50%	97%	1.25%
Above 500K	90-95%	2.00%	1.25%	97%	1.00%
					Goal is to Avg. 1.75% on total book

## **Southwestern Lead Flow to Lookout**

- Southwestern generates lead
- SW Employee closes lead
- SW collects app, proposal, and set up docs
- SW sends directly to Lookout's underwriting

# Process – Application

## FACTORING CREDIT APPLICATION LOOKOUT CAPITAL LLC

1. GENERAL INFORMATION						
Legal Business Name:			Phone:		Fax:	
Assumed Name(s) DBA(s):			Federal ID #:		MC #:	
Physical Address:			City:	State:	Zip:	
Mailing Address:			City:	State:	Zip:	
State of Incorporation:			Date Established:			
Business Form: Corporation / Limited Liability Corp. Partnership / Sole Proprietorship			Company Owned:	Trucks:	Trailers:	
2. OWNERSHIP & KEY PERSONNEL						
NAME:		OWNERSHIP %		TITLE:		
1.)						
2.)						
3.)						
4.)						
PLEASE COMPLETE "PRINCIPAL SUMMARY" FOR EACH OWNER - SEE NEXT PAGE						
3. LEGAL						
Are there any delinquent Federal or State Taxes?		Yes	No	If yes, has a lien been filed?		
Has the Company ever filed for bankruptcy or had a petition in bankruptcy filed against the Company?					Yes	No
Is the Company engaged in, or threatened with any litigation?					Yes	No
****If yes to any of the above please attach explanation***						
4. SUPPORT DOCUMENTATION						
Please submit the following information with your completed application:						
1.) Articles of Incorporation / Organization			4.) Accounts Receivable Detail Aging Report			
2.) DOT Letter of Authority			5.) Revenue Trailing 12 Months			
3.) Copy of Driver's License(s) for all principal owners			6.) Do you currently factor your A/R? Yes No			
***If yes, please submit copy of factoring agreement						
**Additional information may be required upon acceptance of proposal**						

The undersigned certifies that this application and the information contained herein is submitted for the purpose of procuring, establishing and maintaining a financing facility for business or commercial purposes only and the proceeds will not be used for any personal, family or household purposes. By signing and submitting this Application, the undersigned certifies that the information contained herein, and all forms and documents provided in connection therewith, are true and correct, and that the undersigned is duly authorized by company to submit this application.

By: \_\_\_\_\_

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Email to: admin@lookoutcapitalllc.com

# Process – Proposal



## Proposal of Factoring

Company Name:	
Advance Rate:	
Rate:	%
Chargeback:	90 Days
Term:	12 Months
Max Credit Limit:	\$500,000
Wire Fee:	\$15.00
ACH Fee:	\$1.00
Invoicing/Billing Fee	N/A
Guarantor(s)	Owners
Expense Deposit:	<b>\$250</b>

We are excited you are interested in teaming up with our team. Please indicate your acceptance of terms of this letter by executing and returning a copy of this letter, along with a check in the amount of the expense deposit. Upon receipt, we will begin our underwriting process which includes a public record search. We look forward to the opportunity to provide these services to you.

### ACCEPTED AND AGREED TO:

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Sign: \_\_\_\_\_ Date: \_\_\_\_\_

# Process – Articles/MC Authority

STATE OF NEW JERSEY  
DEPARTMENT OF THE TREASURY  
FILING CERTIFICATE (CERTIFIED COPY)

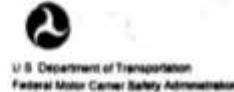
Corporation Name: EMG TRUCKING LLC  
Business Id: 0455037426  
Certificate Number: 6000099961

I, THE TREASURER OF THE STATE OF NEW JERSEY, DO HEREBY CERTIFY, THAT THE ABOVE NAMED BUSINESS DID FILE AND RECORD IN THIS DEPARTMENT A CHANGE OF REGISTERED OFFICE ON November 1, 2018 AND THAT THE ATTACHED IS A TRUE COPY OF THIS DOCUMENT AS THE SAME IS TAKEN FROM AND COMPARED WITH THE ORIGINAL(S) FILED IN THIS OFFICE AND NOW REMAINING ON FILE AND OF RECORD.

IN TESTIMONY WHEREOF, I HAVE HEREUNTO SET MY HAND AND AFFIXED MY OFFICIAL SEAL AT TRENTON, THIS  
April 01, 2019 A.D.



VIEW THIS CERTIFICATE ONLINE AT  
[https://www.state.nj.us/Treasury/Planning/Corp/Corp\\_Cert.aspx](https://www.state.nj.us/Treasury/Planning/Corp/Corp_Cert.aspx)



U.S. Department of Transportation  
Federal Motor Carrier Safety Administration

1200 New Jersey Ave., S.E.  
Washington, DC 20590

SERVICE DATE  
June 03, 2016

CERTIFICATE  
MC-463688-C  
U.S. DOT No. 2873062  
EMG TRUCKING LLC  
WEST ORANGE, NJ

This Certificate is evidence of the carrier's authority to engage in transportation as a common carrier of property (except household goods) by motor vehicle in Interstate or foreign commerce.

This authority will be effective as long as the carrier maintains compliance with the requirements pertaining to insurance coverage for the protection of the public (49 CFR 387) and the designation of agents upon whom process may be served (49 CFR 386). The carrier shall also render reasonably continuous and adequate service to the public. Failure to maintain compliance will constitute sufficient grounds for revocation of this authority.

Jeffrey L. Sechrist, Chief  
Information Technology Operations Division

NOTE: Valid and persistent noncompliance with applicable safety fitness regulations as evidenced by a DOT safety fitness rating of "Unsatisfactory" or by other indicators, could result in a proceeding requiring the holder of this certificate or permit to show cause why this authority should not be suspended or revoked.

CMS

# Process - W9/Insurance

DataSign Envelope ID: 6AA7E21F-74CB-438E-BC05-C0BFD801877

<b>W-9</b> <small>Form October 2010 Department of the Treasury Internal Revenue Service</small>	<p align="center"><b>Request for Taxpayer Identification Number and Certification</b></p> <p align="center">► Go to <a href="http://www.irs.gov/FormW9">www.irs.gov/FormW9</a> for instructions and the latest information.</p> <p>Give Form to the requester. Do not send to the IRS.</p>												
<p>1. Name (use short form for income tax returns. Name is required on this form; do not write "fill this form".)</p> <p>EMG TRUCKING LLC</p> <p>2. Business name/registered entity name, if different from above:</p> <p><input type="checkbox"/> Individual proprietor or <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Sole proprietorship <input type="checkbox"/> Joint venture</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (S-C corporation, S-B corporation, P-Partnership) ►</p> <p><small>Note: Check this appropriate box in the line above for the tax classification of the single-member LLC. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner under the name of the LLC to another LLC that is not disregarded from the owner for SLLC tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</small></p> <p><input type="checkbox"/> Other (see instructions) ►</p> <p>3. Address (street, street, apt., or suite no.) (see instructions)</p> <p>220 WEST JERSEY ST APT 5</p> <p>4. City, state, and zip code</p> <p>ELIZABETH, NJ, 07202</p> <p>5. Tel account number(s) (see optional)</p>													
<p>6. Address (street, street, apt., or suite no.) (see instructions)</p> <p>Responser's name and address (optional)</p> <p>7. Social Security number (SSN), Employer identification number (EIN), or other number used to get a TIN:</p> <p>Initial Social Security number</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </table> <p>EIN</p> <p>Employer Identification number</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <tr><td>03</td><td>-</td><td>02</td><td>-</td><td>51</td><td>-</td><td>45</td></tr> </table>							03	-	02	-	51	-	45
03	-	02	-	51	-	45							
<p><b>Part I Taxpayer Identification Number (TIN)</b></p> <p>Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN, later.</p> <p><b>Note:</b> If the account is in more than one name, see the instructions for line 1. Also see What Name and Number To Give the Requester for guidelines on whose number to enter.</p>													
<p><b>Part II Certification</b></p> <p>Under penalties of perjury, I certify that:</p> <ol style="list-style-type: none"> <li>The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and</li> <li>I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and</li> <li>I am a U.S. citizen or other U.S. person (defined below); and</li> <li>The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.</li> </ol> <p><b>Certification instructions:</b> You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.</p>													
<b>Sign Here</b>	<small>Signature of U.S. person *</small>												
													
Date ► <b>4/12/19</b>													

## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9).

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-O (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property) Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

Cat. No. 10990K

Form W-9 (Rev. 10-2010)

		<b>CERTIFICATE OF LIABILITY INSURANCE</b>	
<small>DATE (MM/DD/YY) 2010/04/01</small>			
<small>This certificate is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by the policies below. This certificate of insurance does not constitute a contract between the issuing insurer, authorized representative or producer, and the certificate holder.</small>			
<small>IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the underlying policy may have ADDITIONAL INSURED provisions or be endorsed. If ENDORSEMENT IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights by the certificate holder in lieu of such provisions.</small>			
<small>INSURED</small>		<small>INSURER</small>	
<small>General Associates Inc. 200 Broad Street</small>		<small>ACORD Standard Program Phone: (973) 424-8100 Fax: (973) 424-8101</small>	
<small>Insured 1: N.J. TRUCKING</small>		<small>INSURANCE AFFILIATES INSURANCE N.J. TRUCKING</small>	
<small>Insured 2: EMG Trucking, LLC 220 Jersey St Apt 5</small>		<small>Insured 3: AM Insurance Company</small>	
<small>Insured 4: Great American Insurance Co.</small>		<small>Insured 5: </small>	
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<small>Insured 420: </small>		<small>Insured 421: </small>	
<small>Insured 422: </small>		<small>Insured 4</small>	

# Process – ACH/Voided Check

Docusign Envelope ID: 6AA7921F-74CB-43E6-90C0-D08FDF901877

## Accounts Payable

### ACH Authorization Form

*(Direct deposit for vendors and customers)*

Please complete this form to request direct deposit of vendor or other payments to the bank account you specify below. Please sign the form and fax or email it to the number/address specified at the bottom of the form.

#### Step One: Payee Information

Name	EMG TRUCKING LLC		
Street Address	220 WEST JERSEY ST APT 5N		
City	ELIZABETH	State	NJ
Zip Code	07202		
Phone	973-454-0906	Email for Remittance	EMGTRUCKINGLLC@GMAIL.COM

#### Step Two: Bank Information

Wells Fargo			
Bank Name	_____		
Bank Routing Number	_____	(9 digits) Bank Account Number	_____

#### Step Three: Authorization

The undersigned hereby authorizes RAMS, LLC to initiate (i) credit entries, (ii) debit entries, and (iii) adjustments for any debit or credit entries, to the Client Bank Account as indicated above. All transactions shall be pursuant to the terms and conditions of the Factoring Agreement. The undersigned acknowledges and agrees there shall be a minimum \$5.00 charge for wire transfers and a minimum \$3.00 charge for ACH deposits.

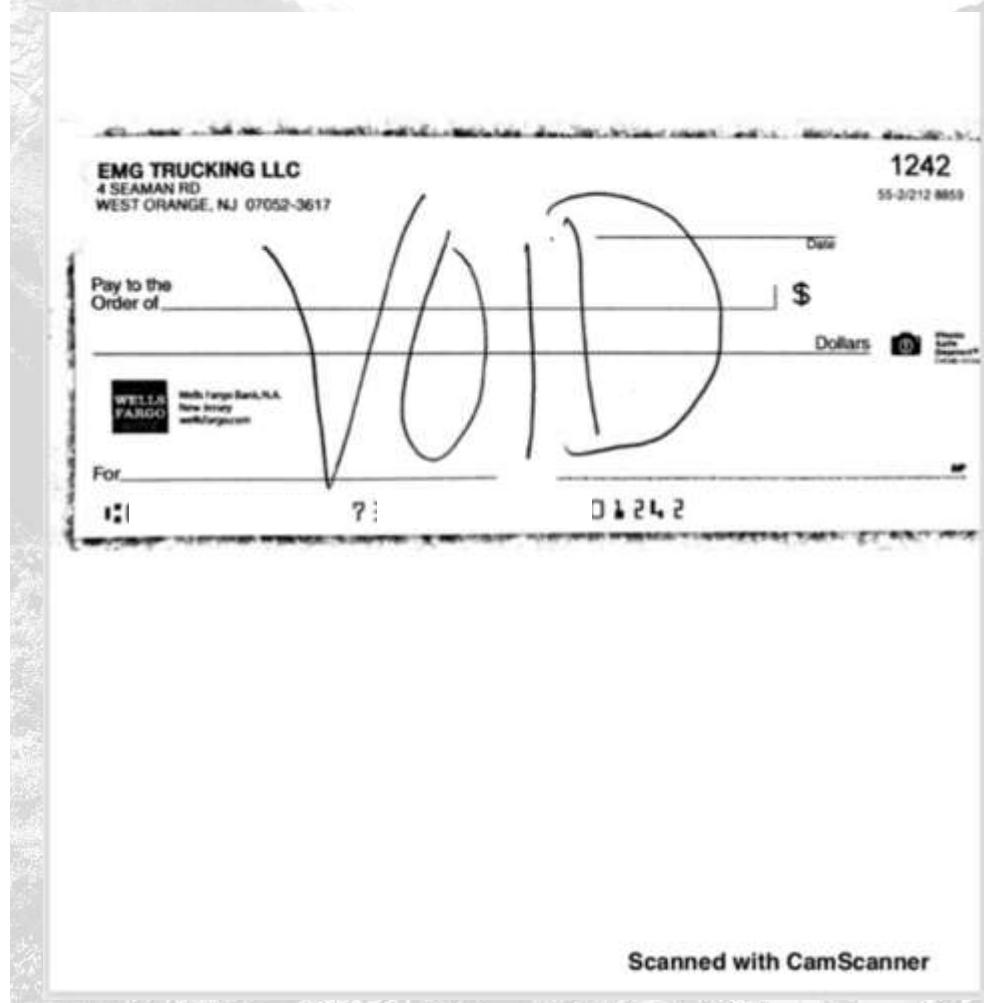
*[Signature]*  
Authorized by \_\_\_\_\_

04/12/2019

#### For Office Use Only

Vendor Code \_\_\_\_\_ Affiliate Code \_\_\_\_\_

Scanned with CamScanner



# Competitor List

## Competitor List

Top Competitors	Positives	Opportunities	Target
RTS	Low Rate One of the largest	Competitor, Customer Service, Collections	10 to 200
OTR	Brokerage, Full Advance rates Non-Recourse	Brokerage (Competitor)	1 to 10
Crestmark	Low Rate large Bank	Customer Service, Collections	10 to 200
TBS	Full Advance Rates	Customer Service	1 to 10
OCC	Full Advance Rates, Low Rates	Going through some changes	5 to 50
Triumph	Bank, Low Rates, Large Company	Bank, Customer Service	1 to 20
APEX	Good Customer service	Rates	1 to 10
First Line Funding	Bank, Low Rates, Full Advance Rates	Bank, Customer Service	Jan-50
TAFS	Transportation, Other offers within transportation	Competitor, Customer Service	1 to 5
Enoble	Transportation	Customer Service, Collections	5 to 30
Sunbelt	Transportation	Customer Service	1 to 20
Corporate Billing	Low Rates	Customer Service, Collections	10 to 100
Sumar Financial	Full Advance, Non Recourse	Rate	1 to 5
D&S	Full Advance, Non Recourse	Rate	1 to 5
Fleetone	Full Advance, Low Rate, Non - Recourse, Fuel Card with Credit	Customer Service, Collections, Receipts	1 to 20

E Capital -  
Rev Capital  
Tafs