

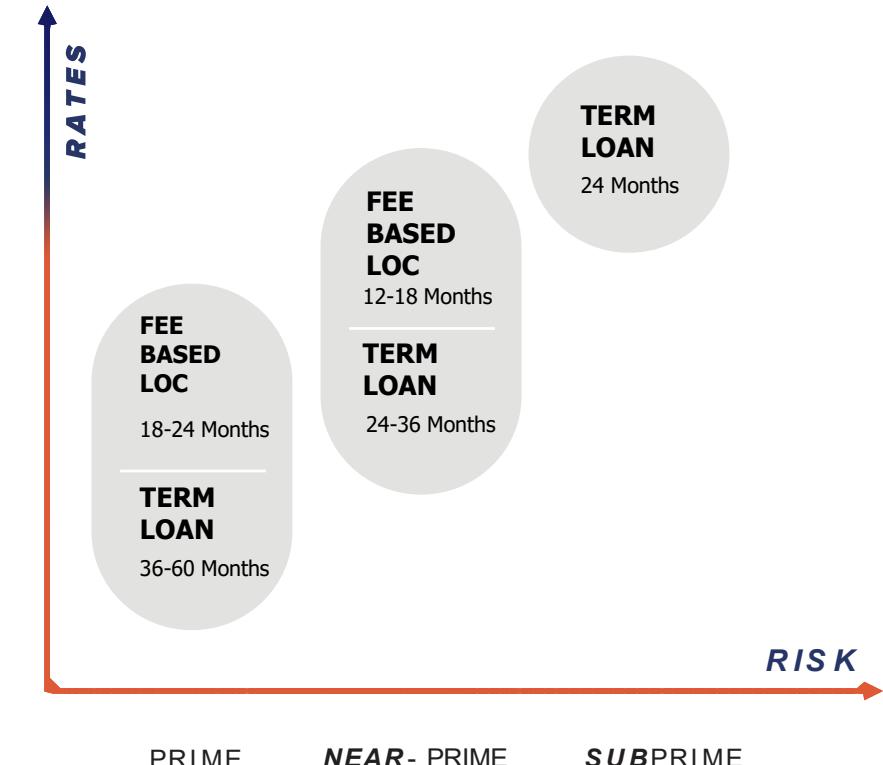


Submission Overview 2025





Product	TERM LOAN	FEE BASED LINE OF CREDIT
Loan Amount	Up to \$250,000	Up to \$150,000
Repayment	12 – 60 Months	12 – 24 Months
Rates	Starting at 12.99%	Starting at 1.30%
Lender Requirement	UCC-1	UCC-1
Closing Fees	5% Origination Fee	3% Commitment Fee
Payment Frequency	Semi-Monthly	Monthly



What is UCC-1 Lien?

It's simply a claim on any assets of the business in the event the customer defaults on the loan or line of credit. The claim is only against assets that have not been specifically pledged to other lenders (e.g. the customer may have pledged loan or pledged its office space that it owns for a mortgage).

Product Details & Offer Strategy

**ANNUAL REVENUE = \$150,000+***(Our Focus = \$200,000+)*

Average Bank Statement Balance \geq \$3,000
NSF Count \leq 10 (last 3-Months)

TIME IN BUSINESS = 1 YEAR*(Our Focus = 3+ Years)***MINIMUM OWNERSHIP = 1%****CREDIT SCORE= 680+***(Our Focus = 700+)*

Soft Pull (Experian) done at the time of submissions. Applicants with freeze at time of submission will be auto-rejected.

INDUSTRY CLASSIFICATIONS

Prohibited: Motor Vehicle Dealers; Finance & Insurance; Non-Profits; Gambling, Tobacco, Firearms, and Marijuana Businesses.

High-Risk: Construction; Real Estate Rental & Leasing; Transportation & Warehousing; Retail Trade; Accommodation & Food Services.

Preferred: Breweries, Wineries & Distilleries; Accounting, Tax Prep, Bookkeeping & Payroll Services; Architectural, Engineering & Related Services; Healthcare Services & Social Assistance.

STATE RESTRICTIONS

All Business Types:
Nevada

Sole Proprietors:
Michigan
Nebraska
New York
West Virginia

MCA POLICY

Quantum Lending Solutions will pay off MCAs but ***will not sit behind existing positions.***

No more than 1 active position.

Must be $>$ 90 days old – we should not see the deposit in bank statement review.

**Pre-Submission
Screening Criteria**

**APPLICATIONS WILL BE
PROCESSED WITHIN 2
HOURS OF SUBMISSION**

All documents uploaded in the Quantum Partner Center will be processed.

The Account Manager will reach out IF there is anything additional needed – otherwise the application will be move straight to underwriting.

**UNDERWRITING REVIEW
IS ~1 BUSINESS DAY**

Common underwriting kickbacks include proof of ownership, business website request, email address verification, and personal and/or business phone number verification.

**DOCUMENT
REQUIREMENTS
*(BY REQUESTED LOAN AMOUNT)***

Please upload at the time of application submission to avoid processing and/or underwriting review delays.

**Submission
& Credit Review**



	REQUESTED LOAN AMOUNT $\leq \$150,000$	REQUESTED LOAN AMOUNT $\$150,001$ to $\$199,000$	REQUESTED LOAN AMOUNT $\geq \$200,000$
LAST THREE (3) MONTHS BUSINESS BANK STATEMENTS	Q	Q	Q
BUSINESS TAX RETURN - 1		Q	Q
BUSINESS TAX RETURN - 2			Q
YTD P&L			Q
YTD BALANCE SHEET			Q
PERSONAL TAX RETURN			Q
DEBT SCHEDULE		Q	Q
DUE DILIGENCE CALL			<i>Underwriter's Discretion</i>

**Submission
&
Credit Review**

**Quantum Lending Solutions will provide up to 3 offers – email notification & visible in Partner Center.**

Offers are valid for 30 days, then the application will move to a "Customer Declined" status.

Offers can be accepted in the Partner Center. You can also strategicpartners@quantumlends.com and include which option(s) the customer is selecting.

Driver's License & Voided Check required (for all underwritten accounts).

For Lines of Credit – Initial draw amount (if any) must be provided at this time.

KYC/KYB is completed after a customer accepts an offer.

Verification documentation (next slide) may be requested before contracts are sent.

Quantum Lending Solutions team will reach out via email in the event any additional documentation is required post-acceptance.

Quantum Lending Solutions is required to adhere to state-specific commercial financing disclosures.

California & New York require the disclosure to be signed before sending the contracts.

Utah, Florida, and Georgia will be sent with the contracts.



Contracts will be sent via email (PandaDoc).

Term Loan: The funding window is 3 PM EST – contracts executed will have ACH available as early as the next business day.

Line of Credit: It takes ~48 hours after signing for accounts to be set up. Initial draws will be processed at this time.

Commission Timeline

Commissions are paid on the 15th of the following month. Please reach out to Jacqueline.Hayes@quantumlends.com for any commission questions

**Approval
& Offer Acceptance**

**VERIFICATION
POINT****ACCEPTABLE DOCUMENT(S) TO VERIFY**

CUSTOMER FIRST/LAST NAME	Driver's License, State/Military ID, U.S. Passport
CUSTOMER DATE OF BIRTH	Driver's License, State/Military ID, U.S. Passport
CUSTOMER SSN	Social Security Card
CUSTOMER RESIDENTIAL ADDRESS	Recent Utility Bill (60 Days), Lease Agreement, Insurance Bill, Government ID
BUSINESS NAME	Business Utility Bill (60 Days), SOS Certificate, Government Issued Business License, Business Tax Return (Signed & Filed)
BUSINESS ADDRESS	Business Utility Bill (60 Days), SOS Certificate, Government Issued Business License, Business Tax Return (Signed & Filed), Lease Agreement
BUSINESS EIN	Business Tax Return (Signed & Filed), Most Recent Payroll Run, IRS CP575, IRS 147C
LINKAGE	Business Tax Return (Signed & Filed), Business License, SOS Certificate

**KYC & KYB
Approved
Documents**

CONTACT US

strategicpartners@quantumlends.com
(888) 211-7880

Hours of Operation: 9 AM to 6 PM EST (M-F)



Quantum

LENDING SOLUTIONS

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