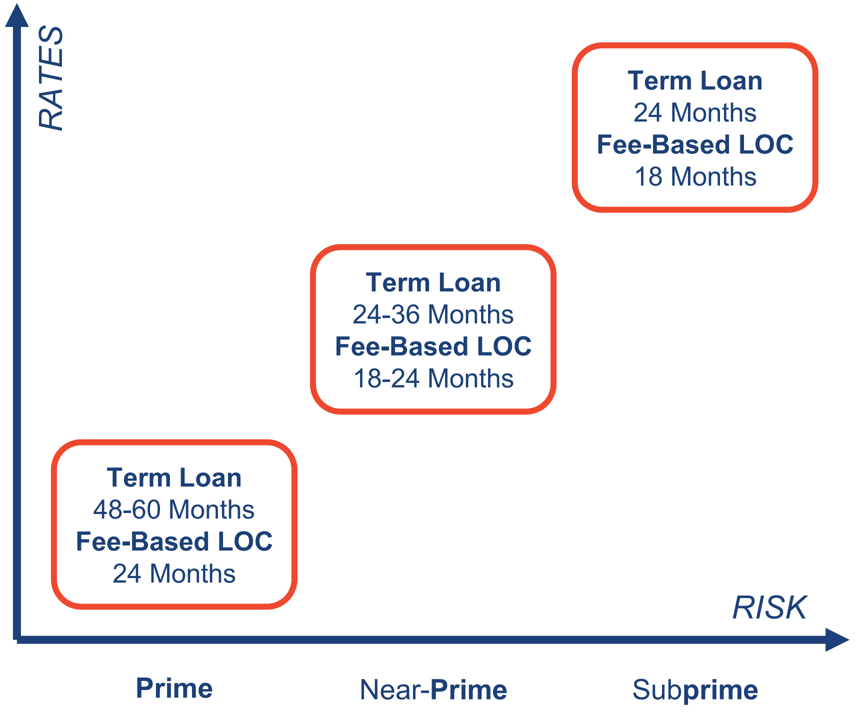
Quantum
LENDING SOLUTIONS

Submission Overview
2026

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 12.49%	Starting at 1.35%
Lender Requirement	UCC-1	UCC-1
Closing Fees	5% Origination Fee	3% Commitment Fee
Payment Frequency	Semi-Monthly	Monthly



New York & Pennsylvania Businesses

Quantum offers the Term Line of Credit product to these customers to stay inside of APR guidelines.

The Term Line of Credit is a coupon rate product starting 19.99%. There is a 2.00% draw fee (taken out of proceeds) and repayment is based on 18-month amortization.

& Product Details Offer Strategy

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Program Overview

ANNUAL REVENUE = $150,000+

(Preferred = $200,000+)

- **Average Bank Statement Balance ≥ $5,000**
- Positive Cash Flow (Credits > Debits)
- NSF Count ≤ 10 (last 3-Months)

TIME IN BUSINESS = 1 YEAR

(Preferred = 3+ Years)

MINIMUM OWNERSHIP = 1%

(Preferred = 20+%)

At least 51+% ownership must sign to close $150K+

CREDIT SCORE= 680+

(Preferred = 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; Transportation & Warehousing (*Revisiting June '26*)

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

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

STATE RESTRICTIONS

All Business Types:
Nevada

Sole Proprietors:
Michigan
Nebraska
New York
West Virginia

Citizenship Guidelines

- U.S. Citizens must maintain U.S.-based primary residence
- Non-U.S. Citizens must be Permanent Residents (Green Card)
- All borrowers must have SSN

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

Quantum LENDING SOLUTIONS

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

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Program Overview

	REQUESTED LOAN AMOUNT ≤ $150,000	REQUESTED LOAN AMOUNT $150,001 to $199,000	REQUESTED LOAN AMOUNT ≥ $200,000
LAST THREE (3) MONTHS BUSINESS BANK STATEMENTS	✓	✓	✓
BUSINESS TAX RETURN - 1		✓	✓
BUSINESS TAX RETURN - 2			✓
YTD P&L			✓
YTD BALANCE SHEET			✓
PERSONAL TAX RETURN			✓
DEBT SCHEDULE		✓	✓
DUE DILIGENCE CALL			*Underwriter's Discretion*

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 email strategicpartners@quantumlends.com and include which option the customer is selecting.

Driver's License & Voided Check required (for all underwritten accounts).
For Lines of Credit – Initial draw amount will be included in the customer's contracts.

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.

Approval & Offer Acceptance

Contracts will be sent via email to customer to sign (PandaDoc). Copy visible in Partner Center.

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: All lines of credit with contracts executed before 11:59 PM EST will be booked the next day (Day 1).

- **Day 1** – Customer will receive access to online portal, **commitment fee debited**, and draws input
- **Day 2** – Initial draw funds available in customer's account

Commission Timeline

Commissions are paid on the 15th of the following month. Please reach out to ryan.mcmahon@quantumlends.com, jason.hughes@quantumlends.com, and chris.pun@quantumlends.com for any commission questions

KYC & KYB Approved Documents

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, Personal Tax Return (Signed & Filed)
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

Quantum Partner API Overview

The Quantum Partner API is a RESTful API that enables you to integrate lending capabilities into your platform. The API provides:

- **Application Lifecycle Management** – Submit loan applications, upload supporting documents, retrieve and accept offers, and track applications through underwriting to funding
- **Account Management** – Manage booked accounts including requesting draws from lines of credit, processing payments, and viewing transaction history
- **Webhooks** – Receive real-time notifications when application status changes, documents are processed, offers are created, and more

Here's the link to the current API documentation. Reach out to Ryan McMahon, Chris Pun, or Jason Hughes to get started.

CONTACT US

strategicpartners@quantumlends.com
(888) 211-7880

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

Booking Profile – Q1

By Segment

RATES

Subprime	Term Loan	Line of Credit
Amount	$61,000	$67,000
Term	24 Months	18 Months
Rate	31.33%	2.80%

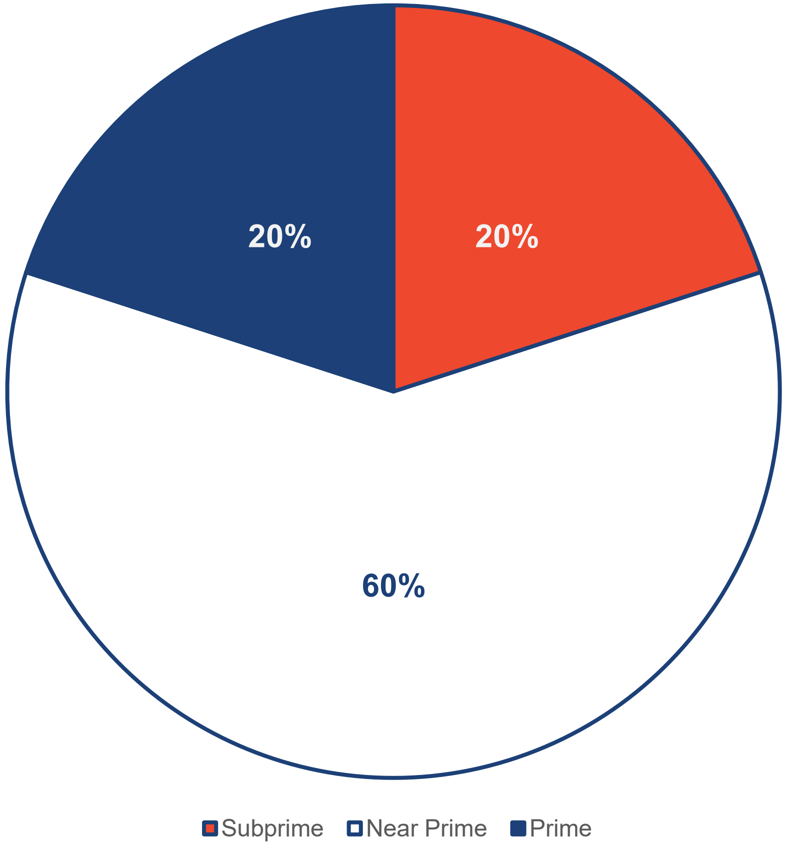
Near-Prime	Term Loan	Line of Credit
Amount	$82,000	$85,000
Term	30 Months	22 Months
Rate	22.75%	2.00%

Prime	Term Loan	Line of Credit
Amount	$105,000	$105,000
Term	50 Months	22 Months
Rate	15.50%	1.60%

RISK

Quantum

Quantum Approval Distribution
By Risk Segment



Average Approval Profile
By Risk Segment

Attribute	Prime	Near-Prime	Subprime
Avg. FICO	780	750	725
Avg. Commercial	55	45	35
Avg. Sales (Annual)	$2.8M	$1.7M	$1.2M
Avg. Balance (Monthly)	$115K	$48K	$25K
Avg. Deposits (Monthly)	40	34	30
Avg. Negative Days (Monthly)	0	0.5	1

Banded Metrics

Consumer, Commercial, and Cash Flow

FICO Band	Approval Rate
<600	0%
600 - 624	0%
625 - 649	1%
650 - 674	6%
675 - 699	11%
700 - 724	17%
725 - 749	22%
750 - 774	27%
775 - 799	29%
800 - 824	35%
825 - 850	41%

Commercial Score Bucket	Approval Rate
1 to 10	11%
11 to 25	15%
26 to 50	20%
51 to 75	27%
76 to 100	33%

Avg. Bank Balance Bucket	Approval Rate
$5,000 or Less	2%
$5,000 to $10,000	14%
$10,000 to $15,000	19%
$15,000 to $20,000	21%
$20,000 to $25,000	28%
$25,000 to $30,000	27%
$30,000+	41%

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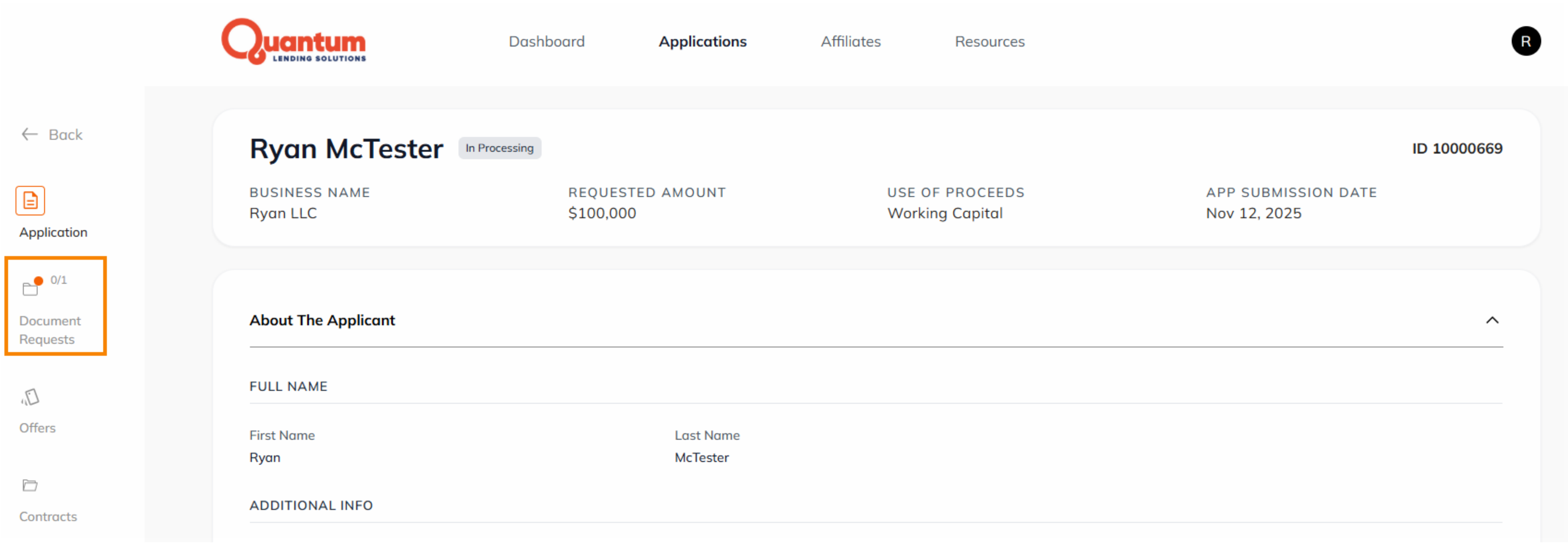
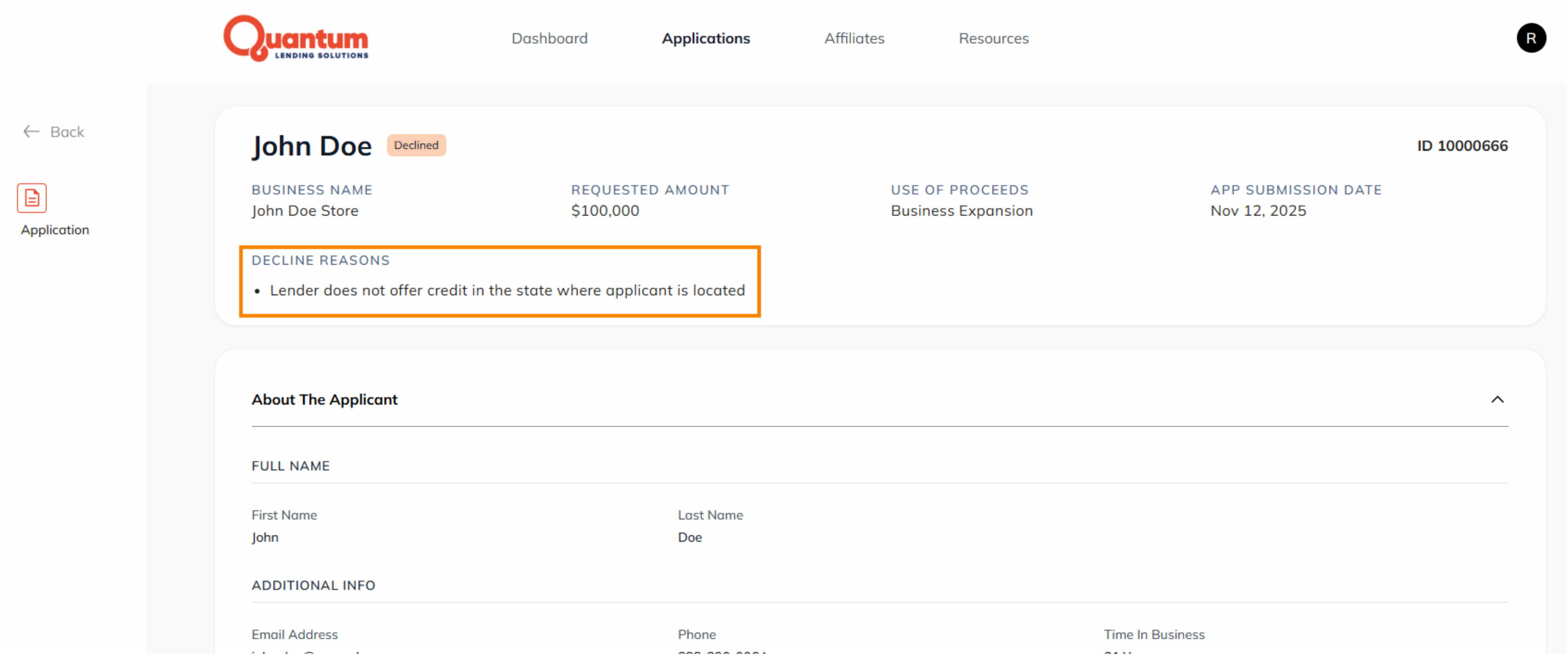
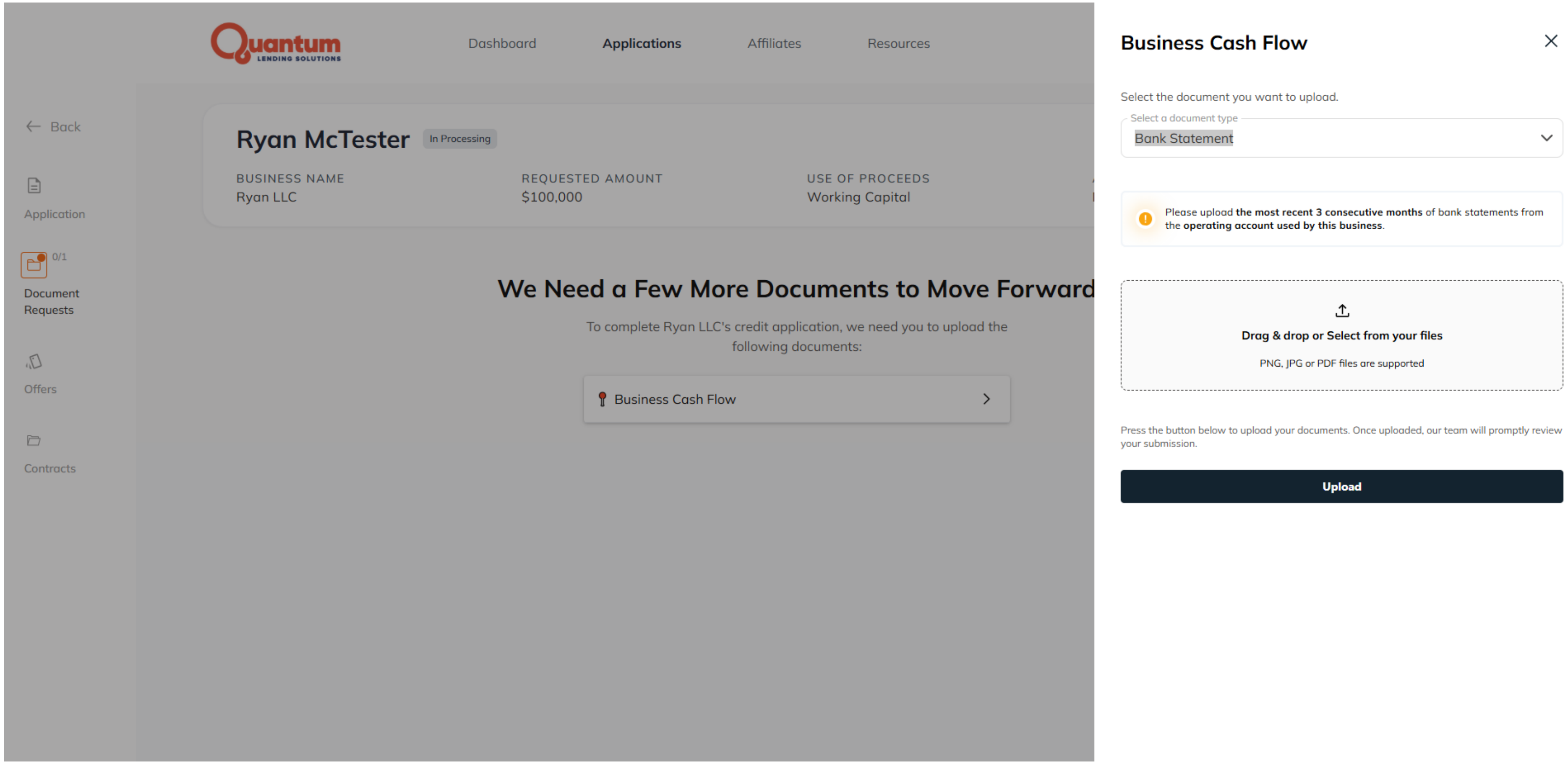
Partner Center
Applications Overview



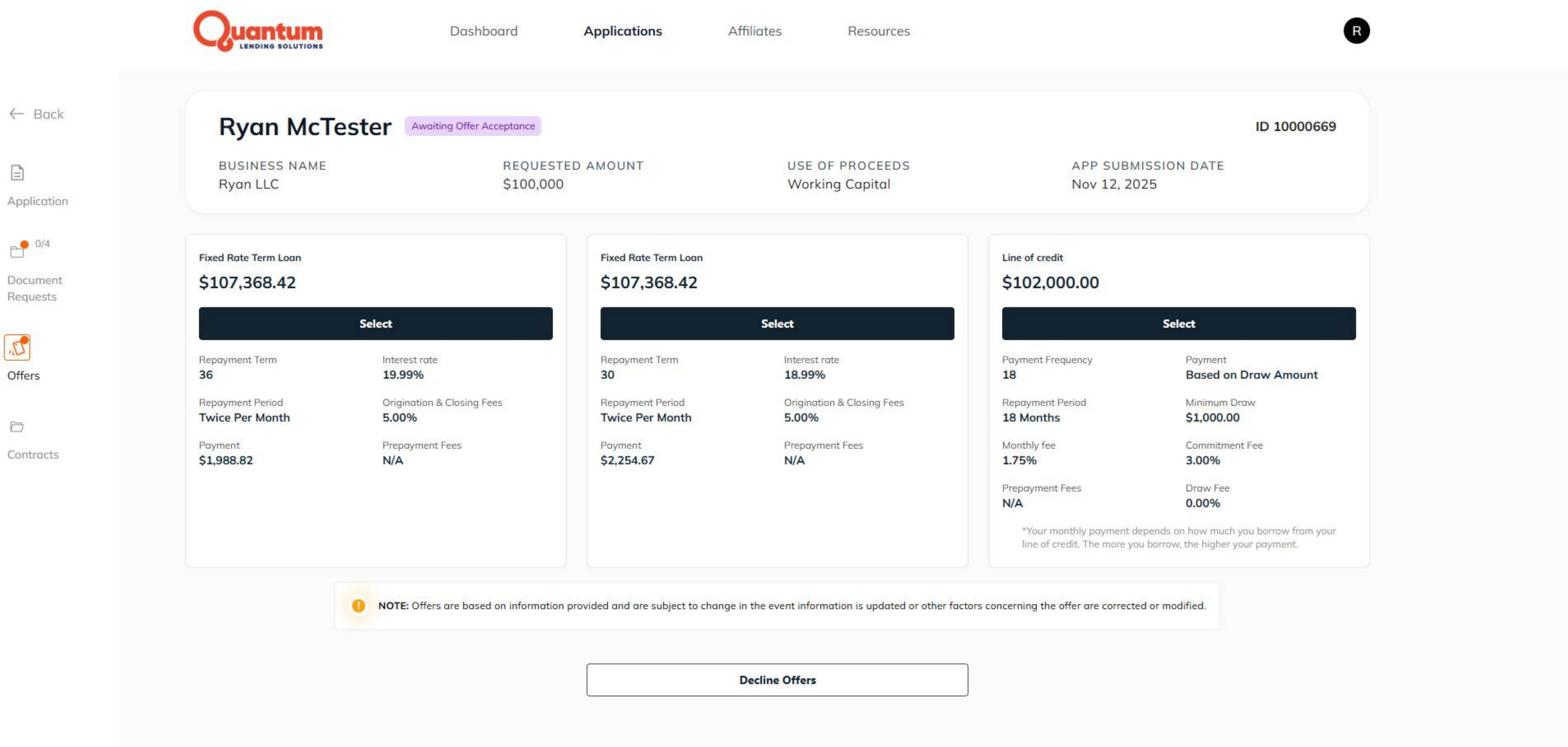
Partner Center
Applications Overview



Partner Center
Document Uploads

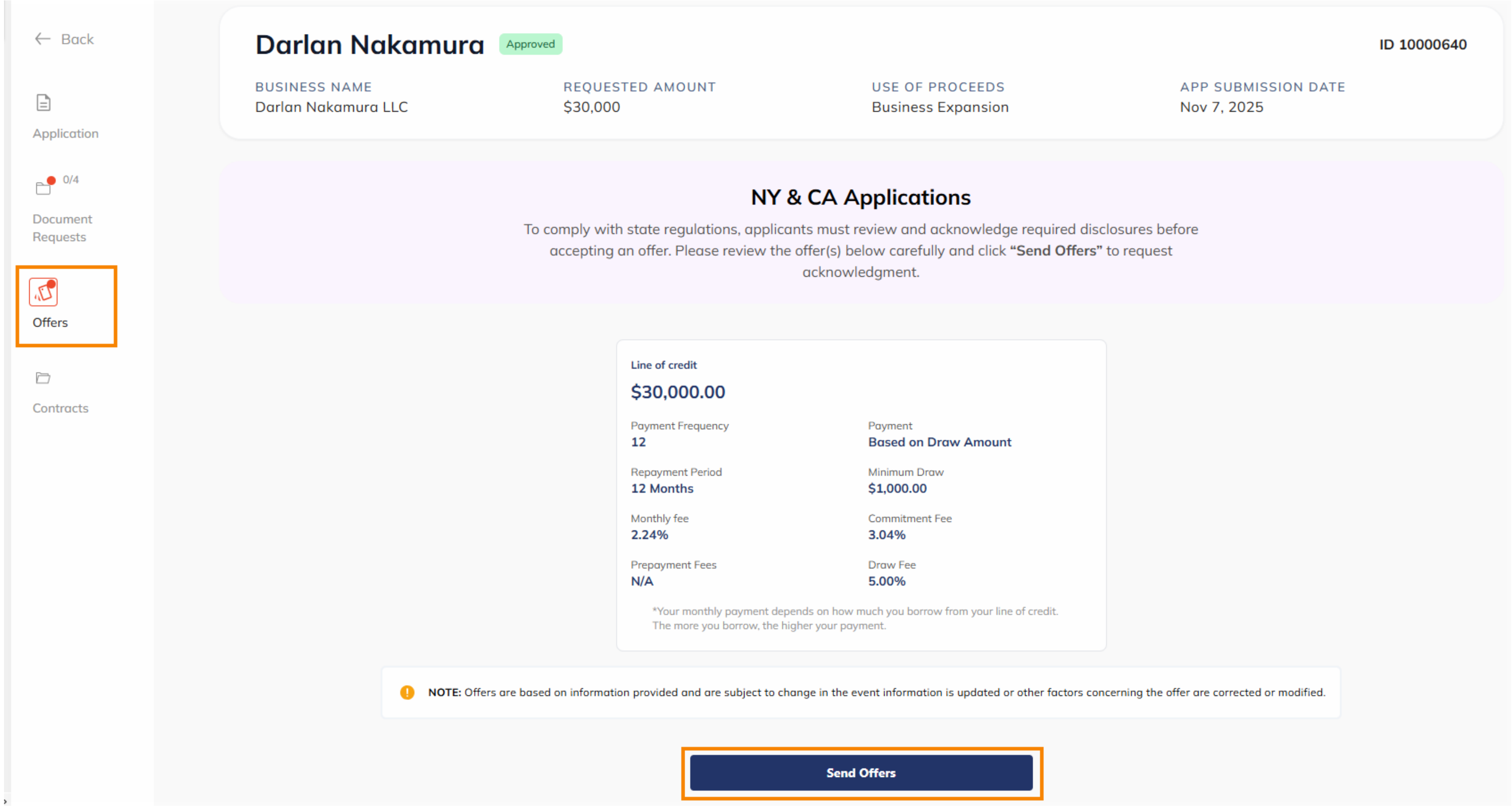


Partner Center
Offer Selection

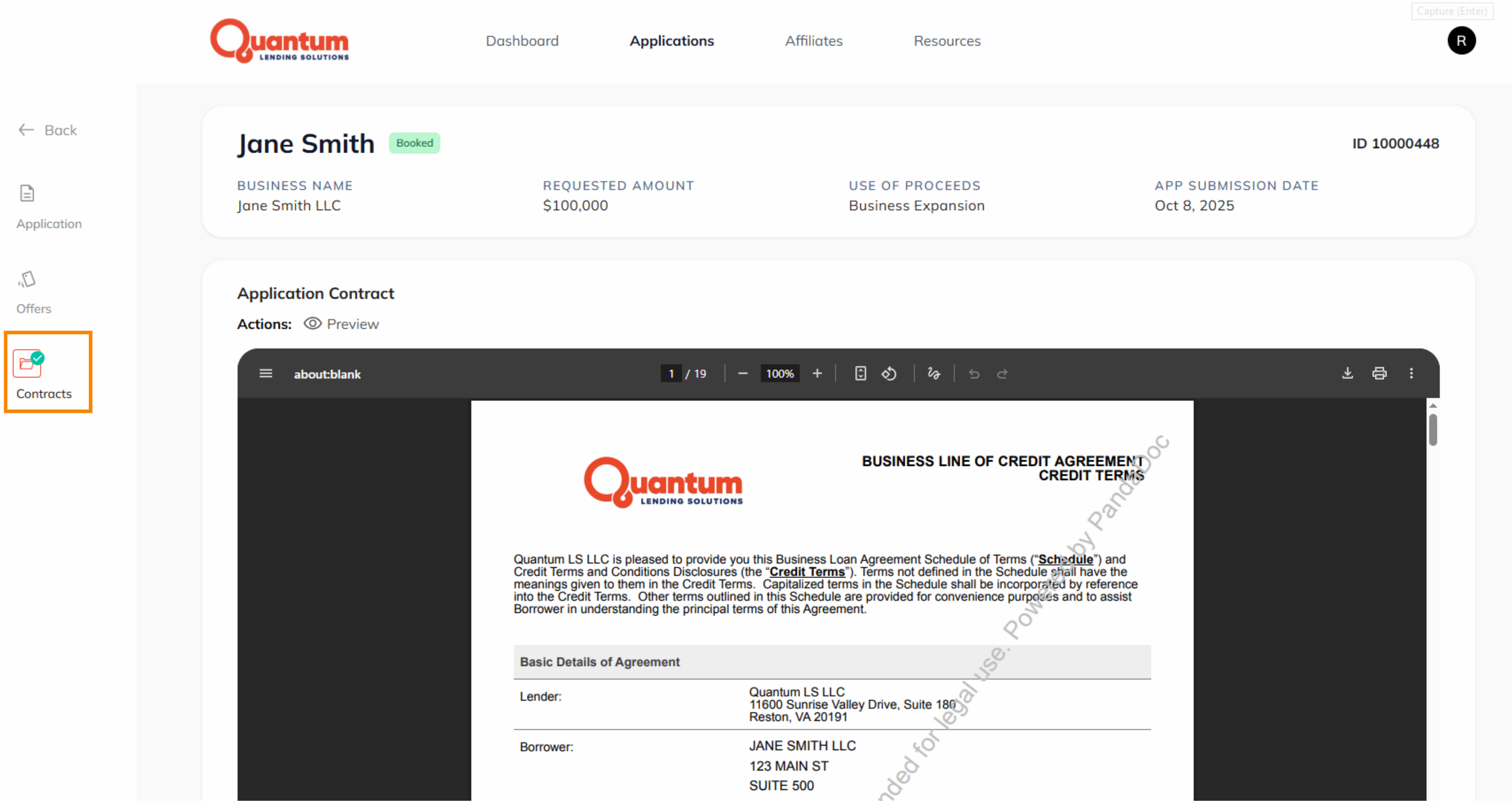


Partner Center

Send State Disclosures



Partner Center
View Contracts



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CONTACT US

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