



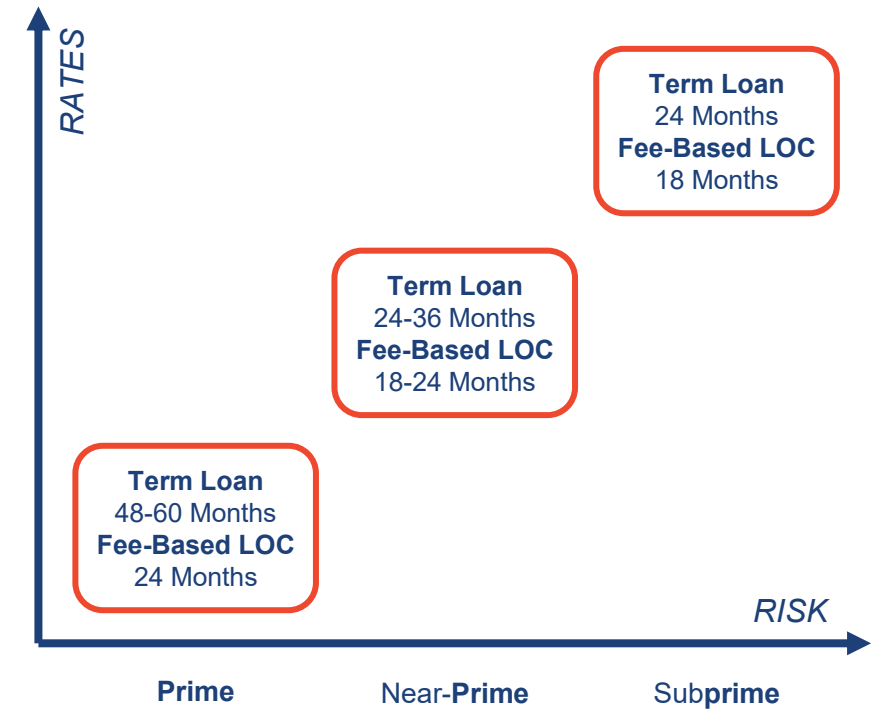
Submission Overview

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**



ANNUAL REVENUE = \$150,000+

(Preferred = \$200,000+)

- **Average Bank Statement Balance $\geq$ \$5,000**
- Positive Cash Flow (Credits > Debits)
- NSF Count $\leq$ 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**



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 ≤ \$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			<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 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.



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

**& 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, 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

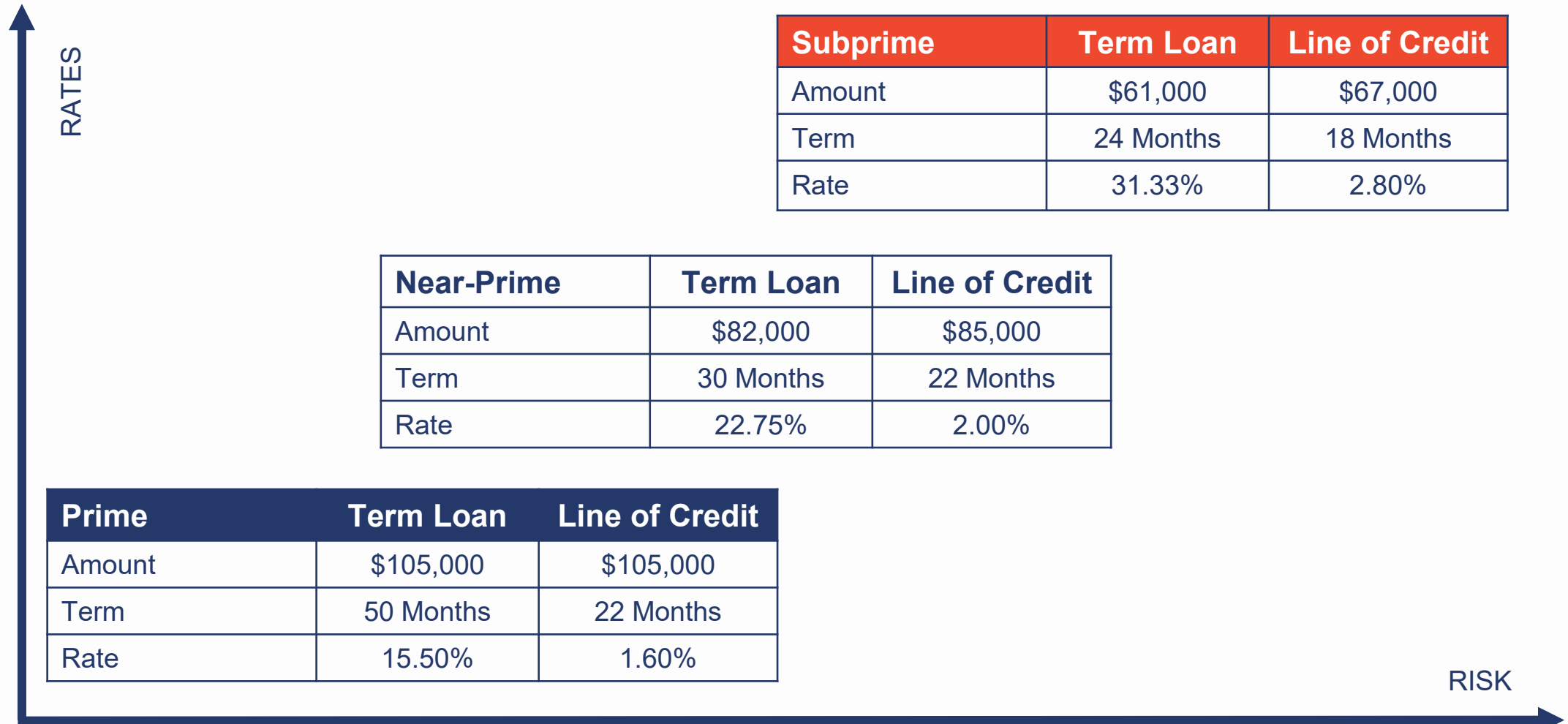
Hours of Operation: 9 AM to 6 PM EST (M-F)





Booking Profile – Q1

By Segment

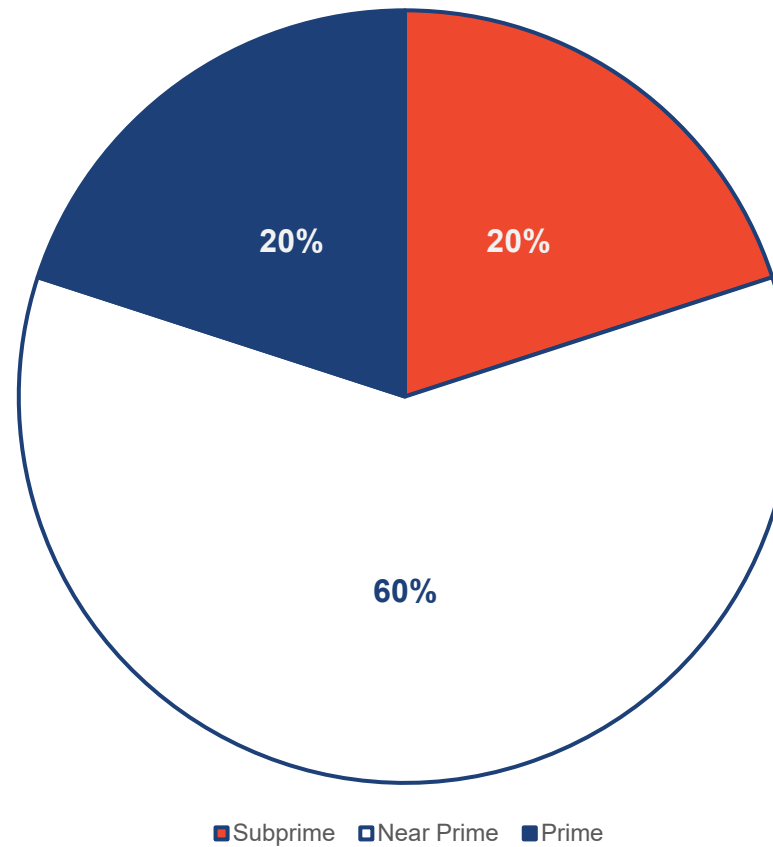


RISK



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%



Contracts



Partner Center

Applications Overview



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Application

John Doe

Declined

ID 10000666

BUSINESS NAME

John Doe Store

REQUESTED AMOUNT

\$100,000

USE OF PROCEEDS

Business Expansion

APP SUBMISSION DATE

Nov 12, 2025

DECLINE REASONS

- Lender does not offer credit in the state where applicant is located

About The Applicant



FULL NAME

First Name

John

Last Name

Doe

ADDITIONAL INFO

Email Address

john.doe@johndoe.com

Phone

555-555-5555

Time In Business

5 years



Partner Center Document Uploads

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Application

0/1 Document Requests

Offers

Contracts

Ryan McTester

In Processing

BUSINESS NAME	REQUESTED AMOUNT	USE OF PROCEEDS
Ryan LLC	\$100,000	Working Capital

We Need a Few More Documents to Move Forward

To complete Ryan LLC's credit application, we need you to upload the following documents:

Business Cash Flow

Business Cash Flow

Select the document you want to upload.

Select a document type

Bank Statement

Please upload the most recent 3 consecutive months of bank statements from the operating account used by this business.

⬆

Drag & drop or Select from your files

PNG, JPG or PDF files are supported

Press the button below to upload your documents. Once uploaded, our team will promptly review your submission.

Upload



Partner Center

Offer Selection

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Application

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Quantum

LENDING SOLUTIONS

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Ryan McTester

Awaiting Offer Acceptance

ID 10000669

BUSINESS NAME

Ryan LLC

REQUESTED AMOUNT

\$100,000

USE OF PROCEEDS

Working Capital

APP SUBMISSION DATE

Nov 12, 2025

Fixed Rate Term Loan

\$107,368.42

Select

Repayment Term

36

Interest rate

19.99%

Repayment Period

Twice Per Month

Origination & Closing Fees

5.00%

Payment

\$1,988.82

Prepayment Fees

N/A

Fixed Rate Term Loan

\$107,368.42

Select

Repayment Term

30

Interest rate

18.99%

Repayment Period

Twice Per Month

Origination & Closing Fees

5.00%

Payment

\$2,254.67

Prepayment Fees

N/A

Line of credit

\$102,000.00

Select

Payment Frequency

18

Payment

Based on Draw Amount

Repayment Period

18 Months

Minimum Draw

\$1,000.00

Monthly fee

1.75%

Commitment Fee

3.00%

Prepayment Fees

N/A

Draw Fee

0.00%

*Your monthly payment depends on how much you borrow from your line of credit. The more you borrow, the higher your payment.

NOTE: Offers are based on information provided and are subject to change in the event information is updated or other factors concerning the offer are corrected or modified.

Decline Offers



Partner Center

Send State Disclosures

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Darlan Nakamura

Approved

ID 10000640

BUSINESS NAME	REQUESTED AMOUNT	USE OF PROCEEDS	APP SUBMISSION DATE
Darlan Nakamura LLC	\$30,000	Business Expansion	Nov 7, 2025

NY & CA Applications

To comply with state regulations, applicants must review and acknowledge required disclosures before accepting an offer. Please review the offer(s) below carefully and click “Send Offers” to request acknowledgment.

Line of credit

\$30,000.00

Payment Frequency

12

Repayment Period

12 Months

Monthly fee

2.24%

Prepayment Fees

N/A

Payment

Based on Draw Amount

Minimum Draw

\$1,000.00

Commitment Fee

3.04%

Draw Fee

5.00%

*Your monthly payment depends on how much you borrow from your line of credit. The more you borrow, the higher your payment.

NOTE: Offers are based on information provided and are subject to change in the event information is updated or other factors concerning the offer are corrected or modified.

Send Offers



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View Contracts

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Capture (Enter)

R

Jane Smith Booked

ID 10000448

BUSINESS NAME	REQUESTED AMOUNT	USE OF PROCEEDS	APP SUBMISSION DATE
Jane Smith LLC	\$100,000	Business Expansion	Oct 8, 2025

Application Contract

Actions: Preview

about:blank

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100%

BUSINESS LINE OF CREDIT AGREEMENT
CREDIT TERMS

Quantum LS LLC is pleased to provide you this Business Loan Agreement Schedule of Terms ("**Schedule**") and Credit Terms and Conditions Disclosures (the "**Credit Terms**"). Terms not defined in the Schedule shall have the meanings given to them in the Credit Terms. Capitalized terms in the Schedule shall be incorporated by reference into the Credit Terms. Other terms outlined in this Schedule are provided for convenience purposes and to assist Borrower in understanding the principal terms of this Agreement.

Basic Details of Agreement

Lender:	Quantum LS LLC 11600 Sunrise Valley Drive, Suite 180 Reston, VA 20191
Borrower:	JANE SMITH LLC 123 MAIN ST SUITE 500



CONTACT US



(888) 390-0064



info@quantumlends.com



11600 Sunrise Valley Drive, Reston, VA 20191