

OUR PRODUCTS

Term Loan

Up to **\$250,000**

12.49% rate from

12–60 mo · Semi-monthly
5% origination fee · UCC-1

Fee-Based Line of Credit

Up to **\$150,000**

1.35% factor from

12–24 mo · Monthly
3% commitment fee · UCC-1

Term Line of Credit

NY & PA ONLY

18-month amortization

19.99% coupon from

2% draw fee (from proceeds)

ANNUAL REVENUE

\$150K+

Preferred \$200K+

TIME IN BUSINESS

1 Year

Preferred 3+ years

CREDIT SCORE

680+

Preferred 700+

ELIGIBILITY & POLICY

- Avg. bank balance ≥ \$5,000; positive cash flow; ≤ 10 NSF (last 3 mo.)
- Ownership: 1% min. (20%+ preferred); 51%+ must sign to close \$150K+
- Soft pull (Experian) at submission; an active credit freeze auto-declines
- U.S. citizens: U.S. primary residence. Non-citizens: Green Card. SSN required.
- MCA: we pay off but won't sit behind positions; max 1 active, 90+ days old
- State limits: all entities — NV; sole proprietors — MI, NE, NY, WV

INDUSTRY APPETITE

PREFERRED

Breweries, wineries & distilleries; accounting, tax & bookkeeping; education; architecture & engineering; healthcare & social assistance.

HIGH-RISK

Construction; real estate rental & leasing; retail trade; accommodation & food services.

PROHIBITED

Auto dealers; finance & insurance; non-profits; gambling, tobacco, firearms & cannabis; transportation & warehousing.

PROCESS & FUNDING

- Submit in the Quantum Partner Center — reviewed within 2 hours; underwriting decision in ~1 business day.
- Up to 3 offers, valid 30 days, selected in Partner Center. Driver's License & voided check required.
- Final KYC/KYB after offer acceptance. Contracts emailed to customer (Subject: "Your Contract is Ready").

DOCUMENTS BY LOAN AMOUNT

≤ \$150K	Last 3 months business bank statements.
\$150K–199K	Adds 2 yrs business tax returns, YTD P&L, personal tax return.
≥ \$200K	Adds YTD balance sheet, debt schedule, due-diligence call.

CONTACT US

Submissions Team · Transaction Inquiries

strategicpartners@quantumlends.com · (888) 211-7880

9 AM – 6 PM EST · Mon–Fri

YOUR QUANTUM CONTACT

Jason Hughes

jason.hughes@quantumlends.com

(213) 212-2049