



WESTWOOD
FUNDING

December 19, 2023

Elite Partnership Program

Target Customer Profile

- 5-year time in business
- 650 FICO minimum
- Avg combined bank balance minimum: \$10,000
- Avg monthly deposit: 5
- Negative balance days: limit 6 in past 3 months
- NSFs days: limit 10 in past 3 months
- No tax liens over \$100K
- Competitor balances: must net 50%
- Payoff up to 2 competitors
 - Can coexist with LOCs, need terms and balance to review

Working with CPC

- 12 commissions**
- Paid within 24 hours
- Portal access
- Track deal through funding process
- Generate documents and send via DocuSign
- Offer turnaround time 3-4 hours
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- **Platinum pricing tier is capped at 6 points
- **Elite, Plus, and Premium tiers can be marked up 12 points

Products Offered

Business Loan v. Business Advance*

Business Loan

- Customer is a Borrower
- CPC is a Lender
- Payment
- Term
- Amortization Schedules
- Pays Back or Paid-Off
- Pull % of monthly deposits
- Loan Amount (Approval)
- Guarantee of re-payment

Business Advance

- Customer is a Seller
- CPC is a Buyer
- Remittance
- Underwritten Completion Period
- NO Amortization Schedules
- Satisfies an Agreement
- Specified % of anticipated revenues
- Purchased Price (Approval)
- No Unconditional Guarantee to repay
- CO, CT, GA, MI, MT, ND, NJ, NV, NY, OK, RI, SD, VT & all sole props

Please note: in the event you need swap a Loan to Advance, you can (to offer the performance guarantee vs. the personal guarantee) but you cannot swap an Advance to a Loan.

Pricing Tiers

Depending on the merchant's score and FICO, they will fall into four tiers: Elite, Elite Plus, Elite Premium and Elite Platinum. You will see the tier listed on the approval, along with the allowed payment frequencies.

New Tier	Segmentation	6	7	8	9	10	11	12	13	14	15	16	17	18
Elite Plus	Standard	1.14	1.15	1.16	1.17	1.18	1.19	1.20	1.21	1.22	1.23	1.24	1.25	1.26
Elite Plus	Standard	1.14	1.15	1.16	1.17	1.18	1.19	1.20	1.21	1.22	1.23	1.24	1.25	1.26
Elite Premium	Standard	1.12	1.12	1.12	1.13	1.13	1.14	1.15	1.16	1.17	1.18	1.19	1.20	1.21
Platinum	Standard	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.12	1.13	1.14	1.15	1.16	1.17

Elite Premium Approval (Weekly, Monthly)

Underwritten Completion Period (months)	Factor Rate	Purchase Price
18	1.2100	\$130,000.00
15	1.1800	\$113,000.00
12	1.1500	\$113,000.00
9	1.1300	\$86,000.00
6	1.1200	\$58,000.00

Elite Platinum Approval (Weekly, Monthly)

Underwritten Completion Period (months)	Factor Rate	Purchase Price
18	1.1700	\$138,000.00
15	1.1400	\$121,000.00
12	1.1100	\$121,000.00
9	1.1000	\$92,000.00
6	1.1000	\$61,000.00



ELITE

Sales Points & Reminders

Sales Reminders

- Monthly/Weekly payments only (first payment drafts 15 days after funding for monthly payment)
- 5% prepayment discount on entire remaining balance at any time
- Origination fee: 2.5% (you can build this into the buy rate in the event you need to waive it or partially reduce it, you can also take it out of commissions as well)
- Concurrent funding available (2 additional loans allowed before renewal)
- \$250,000 max funding*
- Eligible for renewal at 50%
- 51% ownership required (multiple owners acceptable)

Stips / Funding Requirements

- For approval: app & 3 months of banks
- For funding: DL, VC, MTD, POO, and WC
- Site inspection may be required (TruePic)
- Payment plan for tax liens over \$50K
- Tax lien/judgments over \$100K will result in a decline

New Submission E-mail:

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Renewal Submission E-mail:

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Approved Industries

Building Supply
Cleaning
Construction – Residential
C-Stores
Doctors / Dentists
Gas
Grocery
Hardware
Landscaping
Liquor
Local
Couriers
Specialty
Trades
Warehouse

Auto & Repair
Breweries w/ dist.
Care Providers
Construction – Civil
Construction – Comm
Franchise Restaurants / Quick Service
Laundry Services
Manufacturing (durable & nondurable)
Medical – Other
Professional
Services Retail
Technology
Transportation (long haul)
Wholesale (durable & nondurable)

Air Travel
Apparel / Furniture
Entertainment
Fitness / Sport
Hospitality
Hotels
Non-franchise Restaurants
Passenger Transportation
Specialty
Restaurants
Travel / Tourism
Salons / Spas
Bars / Taprooms
Dry Cleaners



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Restricted Industries

Adult Entertainment

Agriculture (seasonal and Commodity farming)

All Other Animal Production

Automotive Dealerships

Bail Bonds

Cannabis Growers/Sellers (including cannabis only service providers)

Class 3 Weapons Dealers

Credit Services (asset management, collection services, credit repair companies)

Day Trading Enterprises

Financial Services (broker/dealers, depository institutions, non-depository credit institutions)

Forestry

Gambling Establishments (brick and mortar, on-line)

Government/Municipal Agency

Insurance

Legal Services

Mining

Mobile Home Dealer

Multi-Level Marketing

Non-Profits

Oil-Drilling/Fracking

Owner/Operator Trucking Business (single unit)

Political Organizations

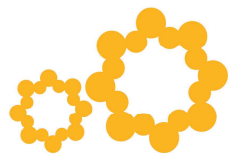
Precious Metals

Publicly Traded Companies

Religious Organizations

Tax Preparation





ELITE

POWERED BY CHANNEL

Q&A

Thank you for your partnership!