

UNDERWRITING GUIDELINES AND FEE POLICY

Required for Prequalification

Transactions \$10,000 - \$100,000

Application
Most recent 3 months bank statements

Transactions \$100,001 - \$150,000

Application
Most recent 3 months bank statements
Most recent business tax return
\$100,000 + requires 3 years time in business

Individual Transactions May Require

Additional bank statements
2 years financial statements & YTD interims
Detailed AR and AP aging report
Potential customer interview

High Risk Industries

Subject to additional credit assessment

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

Required for Funding

Valid and clear driver's license or passport
Voided business check for approved account
MTD bank stmt or completed bank verification link
Acceptable proof of ownership: <ul style="list-style-type: none"> Schedules K-1, C E, F or G Fictitious name filing Buy/sell agreement listing merchant as owner Articles of Organization or Incorporation
Site inspection may be required for transactions \$100K+

Compensation Plan

Tiered pricing	1-4
New business	Max 12 points
Renewals**	Max 6 points
Special pricing	As agreed upon

Buy Rate Factors

Months	Tier 1	Tier 2	Tier 3	Tier 4
6	1.16	1.18	1.19	1.23
7	1.17	1.19	1.20	1.25
8	1.18	1.20	1.22	1.28
9	1.19	1.22	1.24	
10	1.21	1.23	1.26	
11	1.22	1.25		
12	1.23	1.26		
15	1.26			

* All deals will be charged a 2.5% origination fee upon funding.

**Renewal commissions paid on new funding amount, including any amount rolled over from previous financing.

**Renewal commissions will match points from original transaction up to the maximum plan above

CPC SELECT

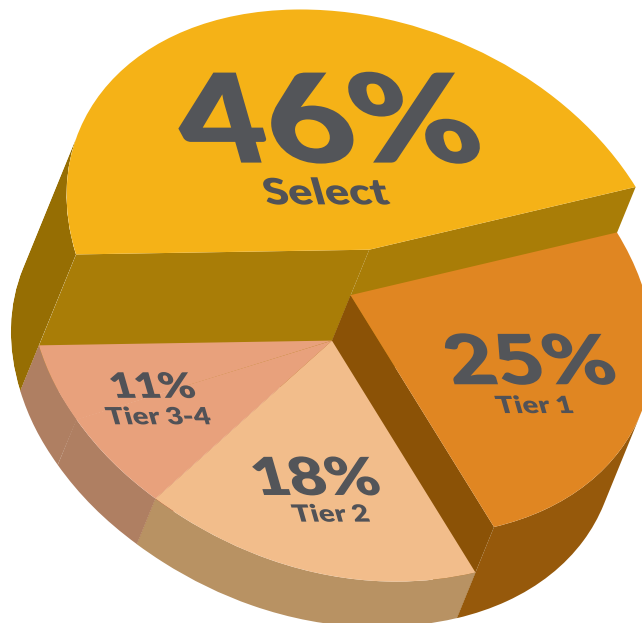
FOR YOUR BEST CUSTOMERS

- **Lower rates AND monthly payments** for YOUR best customers
- Working capital solution that aligns with your **equipment finance customers**
- **Data driven** developed utilizing 130,000 funded small ticket equipment finance customers
- **46% of small ticket** equipment finance customers fit the CPC Select profile

CPC Select Profile

Minimum time in business	7 years
Minimum FICO	725
Minimum CPC Score	700
Minimum amount	\$10,000
Maximum amount	\$150,000
Minimum revenues	\$150,000
Ownership % required	All owners 20% or more
Bankruptcy discharge	5 years
Tax liens > \$50,000	Payment plan required
Origination fee	2.5%
Most recent 3 months bank statements + MTD or sign up for bank verification link	No negative bank activity within the last 3 months

CPC SELECT AND YOUR CUSTOMERS



Buy Rates

Months	Factor
6	1.09
12	1.11
15	1.13
18	1.15

Pre-Pay Discounts

6 month loan/advance	5% discount first 3 months, full payout after
12 month loan/advance	5% discount first 6 months, full payout after
15 month loan/advance	5% discount first 9 months, full payout after
18 month loan/advance	5% discount first 12 months, full payout after

*Standard CPC prequalification funding requirements remain. High impact COVID industries do not qualify. Max 4 points partner commission. Volume does not apply to Voyager. New business only.