

Up To \$150,000

EZ-Q Scoring Matrix Factors

- Average FICO Score
- Revolving Availability
- Time in Business (verified by SOS, Schedule C, or PayNet)
- Down Payment / Equity
- PayNet
- Riskview Score¹

EZ-Q Program Rules

- Max Net Approval Amount of \$150,000²
- Min TIB = 2 Years / 3 Years for OTR Trucking
- Min 1 Secured Tradeline³ of \$25K+ / \$40K+ for OTR Trucking (Paid as Agreed for 12+ Months)
- No BK Activity Within the Past 5 Years
- No Excluded Equipment or Industries⁴
- For EZ-Q+ Submissions Requiring Banks⁵:
 - › Minimum \$10K Average Balances
 - › No NSF's or Overdrafts
 - › No History of MCA / Daily Payment Activity

EZ-Q Program Guidelines

- Opportunities exceeding \$150K in net funding² require a Full Package submission
- Opportunities must meet all EZ-Q Program Rules to be considered for EZ-Q approval
- If an opportunity meets all EZ-Q Rules, the EZ-Q Factors will determine if additional documentation is needed:

- › **EZ-Q Submission:** Credit Application + Equipment Invoice/Specs
- › **EZ-Q+ Submission:** Credit Application + Equipment Invoice/Specs + Banks

Notes

¹ Riskview is an aggregate risk score model that weighs multiple factors including: background/criminal record, education, work history, credentials, time at address, homeownership, etc.

² Net approval includes current request amount less down payment/trade credit + any outstanding amounts on current Quality Equipment Finance contracts

³ Secured tradelines include auto loans, recreational equipment, property mortgages, etc.

⁴ Equipment & industries ineligible for EZ-Q: Aesthetic/Spa, Computer/Communication/Office, Convenience Store, Fitness, Food Service/Restaurant, Logging, Oil & Gas, Printing, Security

⁵ Submitted bank statements should contain ALL pages for 3 most recent months

Program Examples

- EZ-Q & EZ-Q+ are designed for quick & easy funding of opportunities up to \$150K
- Opportunities must meet all *EZ-Q Program Rules* to be considered for EZ-Q approval
- If an opportunity meets all *EZ-Q Rules*, the *EZ-Q Factors* will determine if additional documentation is needed

EZ-Q Factors include:

- Average FICO Score
- Revolving Availability
- Time in Business
- Down Payment / Equity
- PayNet
- Riskview Score

EZ-Q Submission

Credit App + Invoice/Specs

EZ-Q Example 1

Average FICO: 745
Revolving Availability: 80%
Time in Business: 4 Years
Down Payment / Equity: 10%
PayNet: No Score
Riskview Score: Average

EZ-Q Example 2

Average FICO: 725
Revolving Availability: 85%
Time in Business: 10 Years
Down Payment / Equity: 0%
PayNet: 680
Riskview Score: Average

EZ-Q Example 3

Average FICO: 705
Revolving Availability: 90%
Time in Business: 3 Years
Down Payment / Equity: 20%
PayNet: 650
Riskview Score: Average

EZ-Q+ Submission

Credit App + Invoice/Specs + Banks

EZ-Q+ Example 1

Average FICO: 700
Revolving Availability: 70%
Time in Business: 3 Years
Down Payment / Equity: 10%
PayNet: 655
Riskview Score: Average

EZ-Q+ Example 2

Average FICO: 660
Revolving Availability: 50%
Time in Business: 5 Years
Down Payment / Equity: 15%
PayNet: No Score
Riskview Score: Average

EZ-Q+ Example 3

Average FICO: 690
Revolving Availability: 75%
Time in Business: 3 Years
Down Payment / Equity: 10%
PayNet: No Score
Riskview Score: Average