

LoanMe Small Business

LoanMe offers business owners simple interest term loans. With low monthly ACH payments, longer loan terms and no pre-payment penalty, LoanMe can fund a business owner as soon as the same day. We are excited you have chosen to partner with us here at LoanMe, Inc.

Business Loan Highlights

- **Broad Business Types:** LoanMe does not have a restricted merchant list. We welcome all “For-Profit” businesses. From traditional retail stores to online and home-based businesses, LoanMe can fund them all*. The business must be opened for 90+ days with an active business bank account and the owner must simply have a valid FICO return.
- **We Lend Businesses More:** Based on affordability; with lower monthly payments and longer terms, Businesses can typically afford Higher Loans with LoanMe. Loan sizes range from **\$3,500 to \$250,000**. We count all business income from credit card transactions, cash and check transactions.
- **Affordable Payments:** Loan terms from 24 to 120 months make the monthly payment affordable. With fixed **monthly ACH payments**, borrowers no longer have to worry about daily re-payment schedules.
- **No Pre-Payment Penalties:** Businesses can pay off as soon as they'd like, allowing them to save on interest and **renew faster**.
- **Same Day Funding:** Best of all, these loans can be funded in as soon as **2 hours!** ** Now that's fast funding!
- **LoanMe Partner Portal:** Get status updates when you need them. LoanMe's partner portal displays the information you need on the leads you submit. Track and submit New Leads all through the simple to use LoanMe Partner Portal.
- **Partner Support:** Tired of not being able to reach your “dedicated account rep”? LoanMe's partner support works as a team; and we are here to help! You can reach us at 949-535-7798 or email us at business.loans@loanme.com for the fastest response.

** Approvals based on state-by-state lending laws and LoanMe UW guidelines.*

***Final approval must be given and loan documents signed before 5:00pm EST for same day funding.*

www.LoanMe.com/Partner

Best Practices for Lead Conversion

Partnering together can be exciting; but it's even better when lead conversion is at its highest! Here are a few extra tips and best practices to ensure we are working together as efficiently as possible- giving our mutual clients the best overall experience.

LoanMe Do's:

- 1.) Let the borrower know a LoanMe agent will be calling to take an application with them over the phone.
- 2.) LoanMe agents always call from a (949) 535-XXXX phone number. Have the borrower look out for our call.
- 3.) We can only speak to the borrower/ person applying for the loan.
 - We cannot speak to their spouse, power of attorney, office manager, relative, etc.
 - Even with borrower's permission to talk to someone else, we are unable to.
 - 25% ownership is required and we can take applications with each owner if needed.
- 4.) Assist us in getting the borrower on the phone with the LoanMe agent. If you see the portal status in "Called Left Message" or "Called No Contact". Email us at business.loans@loanme.com and we can provide you with the specific LoanMe agent the borrower needs to call back.

LoanMe Don'ts:

- 1.) **Do not** send over leads that have been acquired by spam. This includes but is not limited to leads that have been acquired through one of the following methods:
 - Email and Fax blasts
 - Mass text messages
 - Robo-Dialing/ IVR Campaigns
- 2.) **Do not** "Data Dump" old leads your team has been unable to reach. Borrowers need to know LoanMe is calling because of your referral.
- 3.) **Do not** charge your borrowers additional "points" or "fees" on top of the LoanMe loan. Doing so is against our agreement and we don't want the borrower to circumvent you in the future. Borrowers get the same offer when coming from a broker or direct to LoanMe.
- 4.) **Do not** use the LoanMe Logo, LoanMe Brand, Verbiage from any LoanMe Website, or re-direct any links to a LoanMe Landing Page without express written consent from LoanMe.

LoanMe Programs, Rates & Terms

Program #1- LoanMe PREMIER BUSINESS LOAN

Loan Size	\$76,000 - \$250,000
Term	120 months (10yr)
Origination Fee	15% of the loan amount
Interest Rate	14.9% to 24.9% per annum
Payment type	Monthly ACH
Prepayment	Allowed with no penalty
Security	UCC filed
Eligible States (30)	AL, AZ, CA, DC, DE, HI, ID, IA, IL, IN, KS, KY, LA, MD, ME, MS, MO, NE, NH, NJ, NM, NC, OH, OR, SC, UT, VA, WA, WI, WY

Program #2- LoanMe SMALL BUSINESS LOAN

Loan Size	\$3,500 - \$100,000
Term	24 to 120 months (2-10yr)
Origination Fee	5% to 10% of the loan amount
Interest Rate	39% to 159% per annum
Payment type	Monthly ACH
Prepayment	Allowed with no penalty
Security	Unsecured- with Borrowers Personal Guarantee
Eligible States (30)	AL, AZ, CA, DC, DE, HI, ID, IA, IL, IN, KS, KY, LA, MD, ME, MS, MO, NE, NH, NJ, NM, NC, OH, OR, SC, UT, VA, WA, WI, WY

Program #3- LoanMe FIXED PAYBACK LOAN (MCA LOOK-A-LIKE)

Loan Size	\$4,000 - \$60,000
Term	6 to 12 months
Origination Fee	19% to 40% of the loan amount
Interest Rate	0.0% per annum
Payment type	Monthly ACH
Prepayment	Allowed with no penalty
Security	Unsecured- with Borrowers Personal Guarantee
Eligible States (28)	AL, AZ, CA, DC, DE, HI, ID, IA, IL, IN, KS, KY, LA, MD, ME, MS, MO, NE, NH, NM, NC, OH, SC, UT, VA, WA, WI, WY

Minimum Qualifications & Eligibility (For Programs 1, 2, 3)

Time in Business	90 days (3+Months)
FICO	Any Valid FICO return; including 9002 & 9003 scores
Bankruptcy	Discharged Only; No Open BK or Dismissed
Business Type	No restrictions, sole-prop OK; For-Profit businesses only
Ownership %	Minimum 25%

Required Documents (For Programs 1, 2, 3)

- Driver's License, Passport, or State Issued ID
- Voided Check
- 3 Months Business Bank Statements

LoanMe SBL Programs 1-3 (side by side comparison)

Loan Type	#1 PREMIER BUSINESS LOANS (23 States)			
Overall Score of Applicant	Rate per annum	Max Loan Size	Orig. Fee	Term in Mo
<i>BOH Tier (A-1)</i>	14.9%	\$250,000	15%	120
<i>BOH Tier (A-2)</i>	19.9%	\$200,000	15%	120
<i>BOH Tier (A-3)</i>	24.9%	\$150,000	15%	120

Loan Type	#2 SMALL BUSINESS LOAN				#3 FIXED PAYBACK LOAN		
Eligible States	30 states (see page 2)				28 states (see page 3)		
Overall Score of Applicant	Rate Per Annum	Max Loan Size	Orig. Fee	Term in Mo	Rate Per Annum	Orig. Fee	Term in Mo
Excellent (Tier A)	39%	\$100,000	5%	120	0.0%	19%	12
Good (Tier B+)	54%	\$100,000	10%	120	0.0%	26%	10
Average (Tier B)	79%	\$75,000	10%	120	0.0%	29%	8
Low (Tier C)	104%	\$75,000	10%	120	0.0%	32%	7
Poor (Tier D)	129%	\$15,000	10%	60	0.0%	37%	7
Very Poor (Tier E)	159%	\$15,000	10%	24	0.0%	40%	6

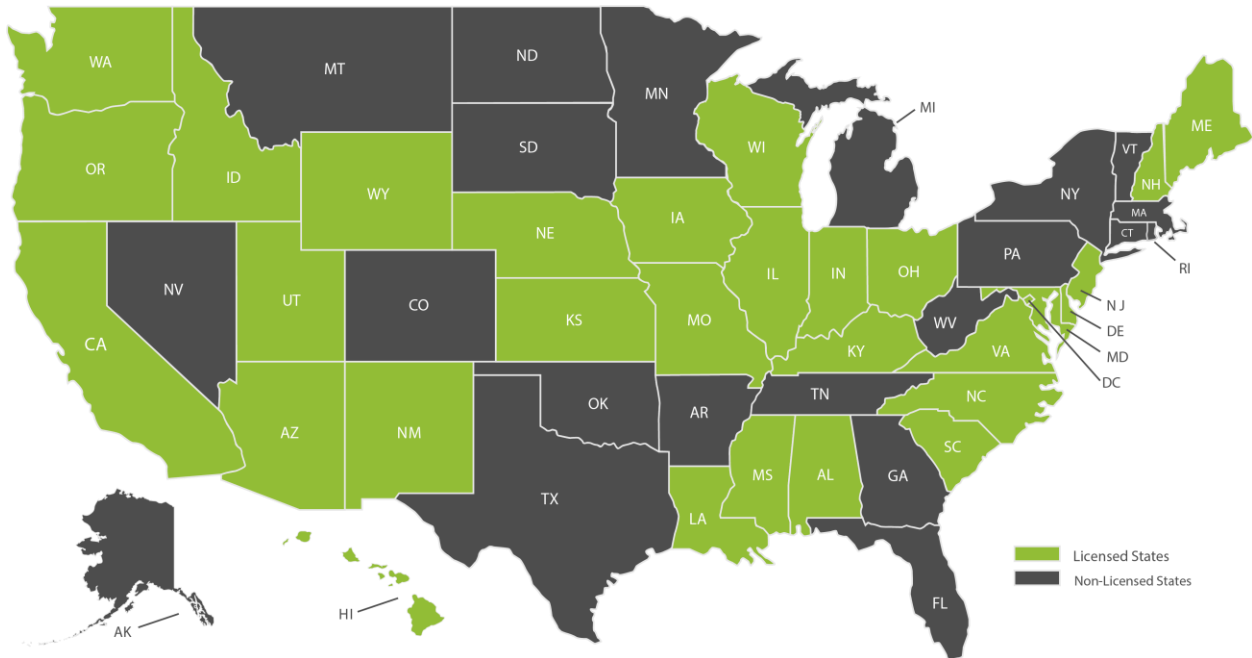
Example Scenario of a LoanMe Small Business Loan

Loan Size	\$15,000
Origination Fee	10% of \$15,000 = \$1,500
Total Funds Wired	\$13,500
Interest Rate	54%
Terms of the Loan	120 Months
Minimum Monthly Payments	\$678.45

	Scenario 1	Scenario 2	Scenario 3
	Pay off in 10 days	Pay off in 6 months <i>(equal payments of \$2,908.18)</i>	Pay Minimum Monthly Payments for Full Term of Loan
Time to Pay Off	10 days	6 months	120 months
Total Payments	\$15,225.00	\$17,449.05	\$81,413.75
Total Financing Costs (including orig. fee)	\$1,725.00	\$3,949.05	\$67,913.75
Total Financing Costs (as % of Funds Wired)	12.78% (1.12 MCA Factor Equivalent)	29.25% (1.29 MCA Factor Equivalent)	503.06% <i>(we suggest you pay off early, even though you can keep the loan for 120 months)</i>

www.LoanMe.com/SmallBusiness/Rates

Current LoanMe States



LoanMe currently offers business loans in 30 states and counting

Current LoanMe States							
AL	Alabama	IL	Illinois	MO	Missouri	SC	South Carolina
AZ	Arizona	IN	Indiana	NE	Nebraska	UT	Utah
CA	California	KS	Kansas	NH	New Hampshire	VA	Virginia
DC	District of Columbia	KY	Kentucky	NJ	New Jersey	WA	Washington
DE	Delaware	LA	Louisiana	NM	New Mexico	WI	Wisconsin
HI	Hawaii	MD	Maryland	NC	North Carolina	WY	Wyoming
IA	Iowa	ME	Maine	OH	Ohio		
ID	Idaho	MS	Mississippi	OR	Oregon		

*States list may change from time to time. For the most up-to-date real time available states list please visit us at:

www.LoanMe.com/SmallBusiness/Rates

How to Submit a New Deal

- 1.) Login to the LoanMe portal and click on the “New Lead” tab on the bottom right hand corner of the dashboard. Enter the information for your borrower and upload any collected documents. Advise the borrower that an agent from LoanMe will contact them as the direct lender to take an application.
- 2.) A LoanMe agent will call your merchant, take an application and give them a pre- approval and terms on the same call. It is important to note that the LoanMe agent is required to take an application with the owner directly.
- 3.) After collecting required documents the file is sent to LoanMe’s underwriting department for final approval. (Two hours average final approval time.)
- 4.) When loan docs are e-signed by the merchant before 5:00pm EST, funds are wired out to their bank account the same day!

Who to Contact

By Phone: Business Development Team (949)-535-7798 this main line rings all team members below so it’s best to keep this number handy.

By Email: Business.Loans@LoanMe.com for the quickest response. All managers below are constantly monitoring the Business.Loans@LoanMe.com email accounts.

Name	Email	Phone
Main Line (reaches all below)	Business.Loans@LoanMe.com	949-535-7798
Paria Breneman	Paria.Breneman@LoanMe.com	949-535-7310
John Raphael	John.Raphael@LoanMe.com	949-535-7142
Elizabeth Peters	Elizabeth.Peters@LoanMe.com	949-535-7141
Pooja Nene	Pooja.Nene@LoanMe.com	949-535-7384
Jason Chalarca	Jason.Chalarca@LoanMe.com	949-535-7162
Kristof Anderson-Tsang	Kristof@LoanMe.com	949-535-7135

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