

SBA 7(a) Loan Referral Program



Get paid for referring deals to Q2 Business Capital.

What We Do:

- ▶ Term loans from \$500,000 to \$5 million
- ▶ Low to no down payment
- ▶ Long amortizations (up to 25 years)
- ▶ Nationwide lending footprint
- ▶ Single-signature approvals on loans up to \$2 million

Typical Uses-of-Proceeds:

- ▶ Commercial real estate at least 51% occupied by the business
- ▶ New equipment and heavy machinery
- ▶ Debt consolidation and refinance
- ▶ Franchise financing
- ▶ Partner buy-outs and business acquisitions
- ▶ Working capital

What We Look For:

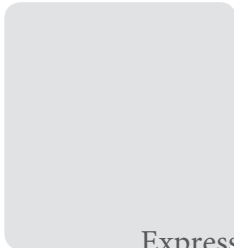
- ▶ Growing companies
- ▶ Stable to upward topline revenue trends required
- ▶ Multiple uses-of-proceeds, e.g. existing notes to refinance
- ▶ Deals with real estate, although not required
- ▶ Partner buy-outs or business acquisitions with strong relevant buyer experience

What We Avoid:

- ▶ Start-ups (exceptions: second location or established franchise)
- ▶ Golf Courses, Family Fun Centers, and Non-Franchise Restaurants
- ▶ Credit scores under 680
- ▶ Bankruptcy in the last 5 years
- ▶ Significant personal credit card debt

Why work with Martin and Q2?

- ✓ A quick “No” when a deal is not a fit
- ✓ Transparent, open communication
- ✓ Proposal turnaround within 48 hours



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Member FDIC.

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Referral commissions are paid to firms with an active Referral Agent Agreement in place with Q2 Business Capital. Referral commissions are paid after loan closings based on the terms set forth in the Agreement.