

EZ-Q

QUICK & EASY APP ONLY
UP TO \$150,000



QUALITY
LEASING

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 Score^①

EZ-Q PROGRAM RULES

- Max Net Approval Amount of \$150,000^②
- Min TIB = 2 Years / 3 Years for OTR Trucking
- Min 1 Secured Tradeline^③ of \$25K+ / \$40K+ for OTR Trucking (Paid as Agreed for 12+ Months)
- No BK Activity Within the Past 5 Years
- No Excluded Equipment or Industries^④
- For EZ-Q+ Submissions Requiring Banks^⑤:
 - Minimum \$10K Average Balances
 - No NSF's or Overdrafts
 - No History of MCA / Daily Payment Activity

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 Leasing contracts.

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

^④ Excluded equipment & industries: 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.

EZ-Q PROGRAM GUIDELINES

- Opportunities exceeding \$150K in net funding^⑥ 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^⑥