

# EZ-Q & EZ-Q+ EXAMPLES



## EZ-Q 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