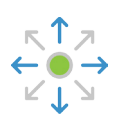




# One Application. One Submission.



## One Submission

Apply once to access our lending network. We handle the lenders as you sell.



## Lending Network

Access hundreds of lenders and discover pricing that will please your customers.



## One Process

Expect results on every application. We do not stop until your client is funded.

# The process is just as important as the product...

At VMS we understand that its not just about having the markets you need but also, and more importantly how smoothly you can find the funding your merchant needs at a reasonable rate and in a timely manner. With VMS you send your application once and your offers roll in. Simple as that.

VMS was designed to free you from having to spend countless hours searching for lenders to actually fund your . We do all of the shopping and handle the lender relations while you focus on actually getting the deal completed. Your submission process is the most important aspect of your funding process and VMS provides a simple fix for you to get it right the first time and every time you have an opportunity at funding a new client. Stop wasting time on unproven lenders and join our network today. Call (800) 531-8575 or email [sales@valuedmerchants.com](mailto:sales@valuedmerchants.com) for more information on getting started with VMS today.



# Our Focus is on you and your Brokerage

When we started out we were just like you. We had a handful of lenders and big dreams. The business funding industry was going through a renaissance and we were going to stake our claim. Then reality hit home. Our first 5 deals were declined and we were disappointed to say the least. But we persevered and quickly found that business lending is a complex maze of products where one size never fits all.

So after vowing that we would leave no deal unfunded we went about building our network of lenders knowing that two or three was not going to get the job done.

That's when we were approached by our first broker. He had a specific problem. He didn't have the time or the resources to build a network as robust as ours and was completely frustrated with leaving deals on the table. So we came to an agreement, for the right to participate in the funding on his deals, we would in turn process, stack, and shop his files and pay him a full commission. Well that broker is still with us today as well as hundreds of other agents, brokers, cpa's, and other business professionals.

How many times have you spent hours searching for a lender that would fund one particular merchant, only to never use them again? Or how about those applications that look great going in but end up being a waste of time because

of one element in the merchants background that you could not see at the onset? That is where VMS comes in and our high approval ratio speaks for itself.

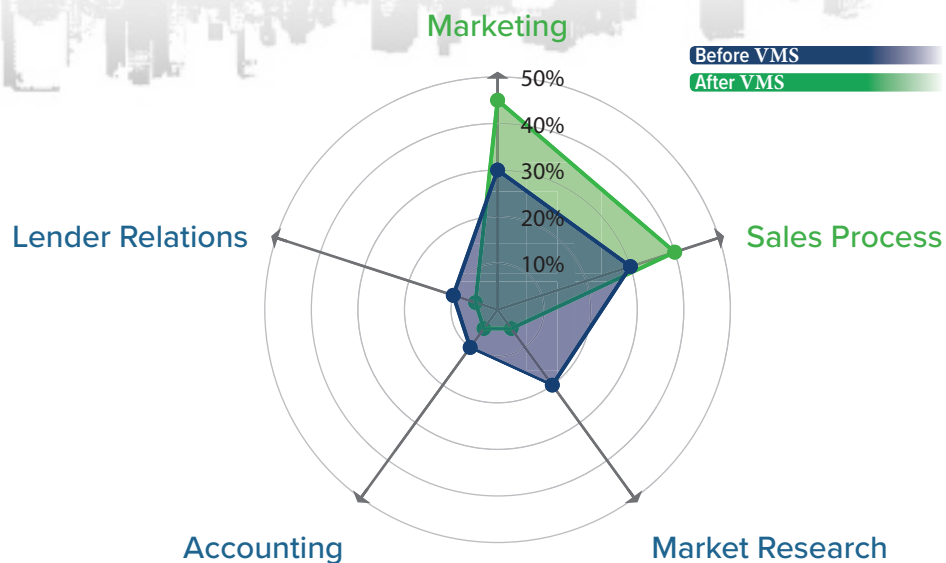
Quite simply, we are here to act as an extension of your organization. We are not a "Super Broker", "Super ISO", or any other variation of the term. We are a network pure and simple. By joining our network you plug into our full line of lenders and can make unlimited submissions.

Further more we also run the only agents cooperative that we are aware of. By leveraging our power as a group we give you self serve access to deep discounts on tools you use every day. From your CRM to your telephone service. We will give you access everything you need to build your brokerage at the prices the big boys pay. This leaves you more growth capital for sales, marketing, or anything else you might need for your growing organization.

From our streamlined submission process to our agent co-op we have you covered. Stop co-brokering, giving away your commissions, and wasting your hard earned money on substandard organizations that leave you with nothing in the end. We are here to see you win. Give us a call at (800) 531-8575 to discuss what we can do for your organization today. Take five minuetts to explore what we have to offer.

## How is your time being spent?

With VMS you run more efficiently and much leaner because now you have the resources to accept every incoming submission and have confidence that each file will be worked until you have a solid offer. Imagine being able to focus on sales and marketing while a trusted partner handles the back office work.



## Who is VMS built for?

VMS was designed and built for and B2B professional who comes across opportunities to provide their customers with business funding or merchant services. From business consultants to equipment leasing brokers we provide access and the expertise needed to provide on-target funding to your clients. Below are just a few examples of the professionals we help everyday. If you don't see your vertical below, give us a call, we have probably helped a pro such as your self at some time in the past.



### Merchant Services Agents

Are you only offering credit card processing and ACH services to your clients? VMS can open a whole new world of services to your clients. Double your revenue and service your clients with one application. Give us a try today.



### Short Term Finance Brokers

Are you pleased with your conversion ratios? Are you seeing offers on at least 90% of the applications you submit to your lending network? It can always be better and with VMS in your quiver it is. Just one submission is all it takes



### Lead Aggregators

VMS will give you an outlet when you have excess aggregation or even if you have a small in-house retail team. Our Team will operate as your back office while you do what you do best. No co-brokering or commission splits. Pure profit.



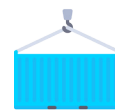
### Equipment Finance Brokers

Do you find yourself looking for sources for your merchants who do not qualify for traditional leasing? VMS gives you the power of 2500 different lending programs at your fingertips. If we don't have a fit, no one does.



### Business Consultants

Why co-broker or hand your clients off to another organization who doesn't care about your clients as much as you do? With VMS you control the process every step of the way. Take the power back.



### Service and Equipment Dealer

Your customers often times need financing for the equipment that you sell. Why send them to another source who can possibly lose the sale for you? Take back control and improve your revenue with one application.



### Tax and Accounting

Get the funding your clients need the first time and not a conglomeration of hastily funded loans that do not match your customers needs. We exist to service your needs and not the opposite. You control the conversation



### Credit Repair Providers

Ofentimes your clients need funding to consolidate and payoff debt. VMS has programs for the most credit challenged business owners. When your traditional sources fall short, give us a call. We will take care of it.



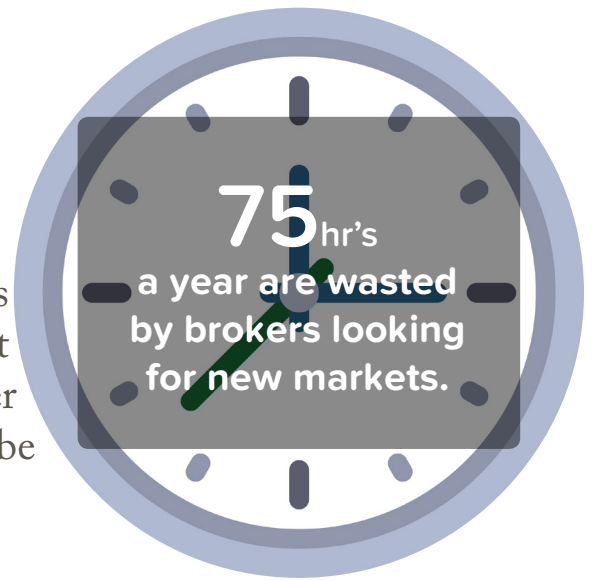
### Collections Companies

When your clients need to quickly pay off a large loan, VMS can help. With our platform of over 2500 programs we can service even the most credit challenged business owners in a cost effective and convenient way.



# Lending Programs

VMS has one of the largest networks of lenders in the industry. From invoice factoring to equipment finance, we have what you need to ensure that your clients get the funding they need when they need it. If we don't have what you need we will go out and source a lender especially for your funding project. Never again will you be left with an expensive lead and no source to fund it.



Program	Duration/mo's	Rate/APR	Commission/%	Credit/Fico
MCA	3 to 24	10% to 45%	6% to 15%	500+
Short Term Loan	3 to 24	10% to 45%	6% to 15%	500+
Invoice Factoring	1 to 3	2% to 4%	10% of lender profit	500+
PO Financing	1 to 3	4% to 6%	10% of lender profit	500+
SBA Loan	60 to 240	4% to 10%	2.5% per SBA	680+
BLOC	Open	5% to 15%	3% per pull	620+
P2P Lending	12 to 60	6% to 20%	2.5% to 5%	660+
Equipment Leasing	24 to 60	7% to 25%	8% to 20%	500+
Venture Capital	Open	Open / Equity	Varies	Open
Construction Loan	24 to 60	10%	1% to 3%	660+

## What do you have in your arsenal?

Do you have a lender for every client? While no one can accommodate every potential who walks through their doors. Having the right resource at the right time is crucial for maximizing your sales pipeline.



THE AVERAGE BROKER HAS 6 TO 8 LENDERS



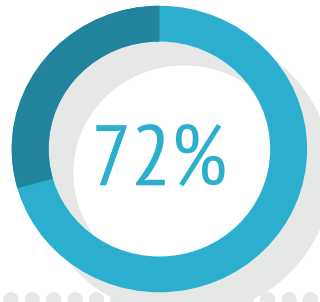
A LENDERS ACCESS CLIENT HAS ACCESS TO 1500 LENDING PROGRAMS FROM OVER 150 LENDERS



# The Process Is The Product

## 01 SUBMISSION

Submit our one page application to our secured submission channel by email or through our portal in the AccessPoint portal. Once your submission is received it will be stacked and prepared for submission.



**72% OF BROKERS DO NOT HAVE THE LENDERS NECESSARY TO ADDRESS THEIR CLIENTS NEEDS.**

## 02 NETWORK

After your file is prepared for submission it is weighed against our lending platform for over 60 different aspects and then submitted to the lenders who use soft inquires first and then to the extended network as instructed.



**Giving your client multiple options will net you more funded loans and a greater sense of satisfaction in giving your clients what they need to succeed.**

## 03 PRESENT & FUND

You will start receiving offers within hours of your submission. Once you have consulted with your client on which offer is best for them. You simply request contracts and once they are signed and received we manage the funding process.



**Get offers and approvals 27% faster than the average agent. Time is the no.1 killer of loans.**

## 04 Commissions

After your file is prepared for submission it is weighed against our lending platform for over 60 different aspects and then submitted to the lenders who use soft inquires first and then to the extended network as instructed.

