THE CAPTAIN'S BRIEF

Everything you need to understand our
line of credit, steer clients through the process,
and claim your rightful share of the bounty.

September 2025

Loot Financial Services Corp
100 Summer St Suite 1600 Boston, MA 02110

www.getloot.com
(617) 249-3444

Loot

Ahoy matey! In the world of treasure and trade, it's not just gold that counts, but the bonds we forge along the way!

Who we are

Loot is a direct lender chartin' a smarter course for small businesses with a flexible line of credit.

Quick facts

What sets our sails apart from the rest of the fleet.

- Started in Boston in 2021
- 4.8 stars on Trustpilot
- A+ Rating on the Better Business Bureau
- Bi-lingual (English & Spanish) support

Key crew members

John Cain
CEO, Co-founder
john@getloot.com

Luke Peake
CXO, Co-founder
luke@getloot.com

Paul Arute
VP of Product
paul@getloot.com

Veronica Velasquez
Account Executive
veronica@getloot.com

Drew Ramocki
Director of Underwriting
drew@getloot.com

Our core beliefs

- Small business owners deserve caring capital providers
- Strong partnerships are everything
- Lending and borrowing should be more enjoyable
- Transparency builds trust at every step

What makes us different

- Industry leading 10% commission on LOCs
- Real time funding on draws 24/7/365
- Mobile app for customers
- 50% early pay discount
- Partner Slack channel with real-time deal alerts

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Our underwriting guidelines

Overview

Approval Amounts	$5k - $100k
Repayment Frequency	Daily, weekly, and bi-weekly
Terms	4 - 6 months
Position #	1st to 3rd
Buy rates	1.29 to 1.39
Commissions	Up to 10%

Minimum Requirements

Time in Business	1 year
Monthly deposits	$15K
Average daily balance	No minimum
Negative days	<4 per month
Bank connection	Required

Prohibited industries

- Non profit
- Guns/Ammo
- Cannabis
- Moving companies
- Trucking/Transportation
- Debt collectors
- Auto & Boat sales
- Adult entertainment
- Financial/Investment/Crypto

Prohibited states

- Texas

Prohibited entity types

- Sole proprietorship

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Partner minimum requirements

Approval Rate

Minimum required	20%
Target	35%+

If minimum required **approval rate** is missed two consecutive months, submissions will no longer be accepted.

Booking Rate (closed units / approvals)

Minimum required	10%
Target	20%+

If minimum **booking rate** is missed two consecutive months, submissions will no longer be accepted.

Default Rate

Max allowed	<17%
Target	<13%

If maximum **default rate** is exceeded, submissions will no longer be accepted.

Trustpilot
BBB ACCREDITED BUSINESS A+
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Submission process

Step 1

Email apps@getloot.com to submit

- Include app and 3-4 months of bank statements.
- If on SalesForce, can submit via API with CloudSquare.

Step 2

Receive soft approval via email

- Choose "accept" or "decline".
- Select upsell on the calculator.
- Commission fixed and paid on all future draws.

Step 3

Closing process starts

- Plaid link sent to customer & cash flow confirmed.
- Credit is pulled (soft pull only).
- Deeper dive into KYB (public records etc).

Step 4

Line Activated!

- Customers can access their full line immediately to cover expenses and manage cash flow.
- Line deactivated if 4+ positions, default, or high leverage.

> With Loot, you're never lost at sea. We guide you from submission to payday.

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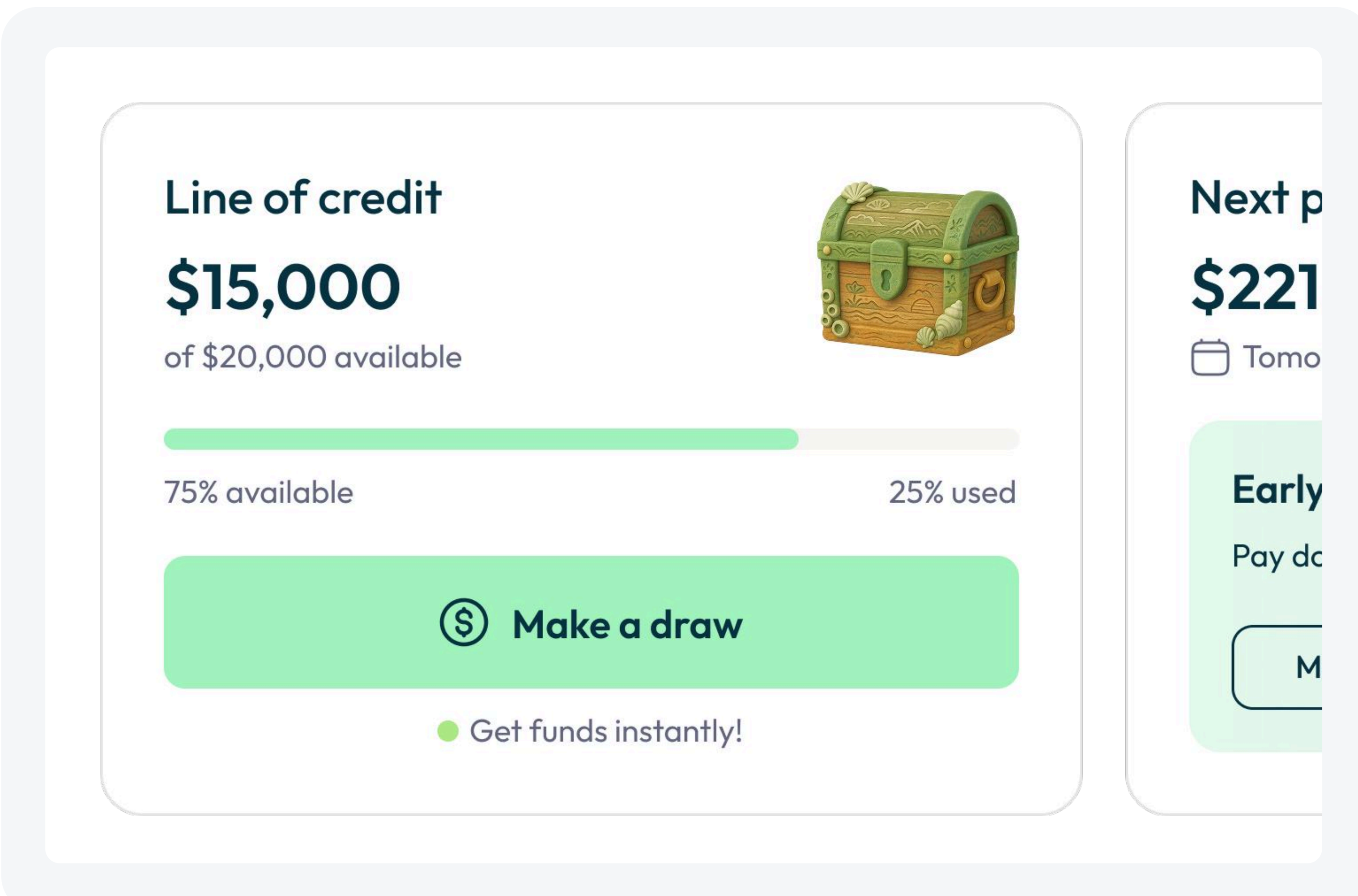
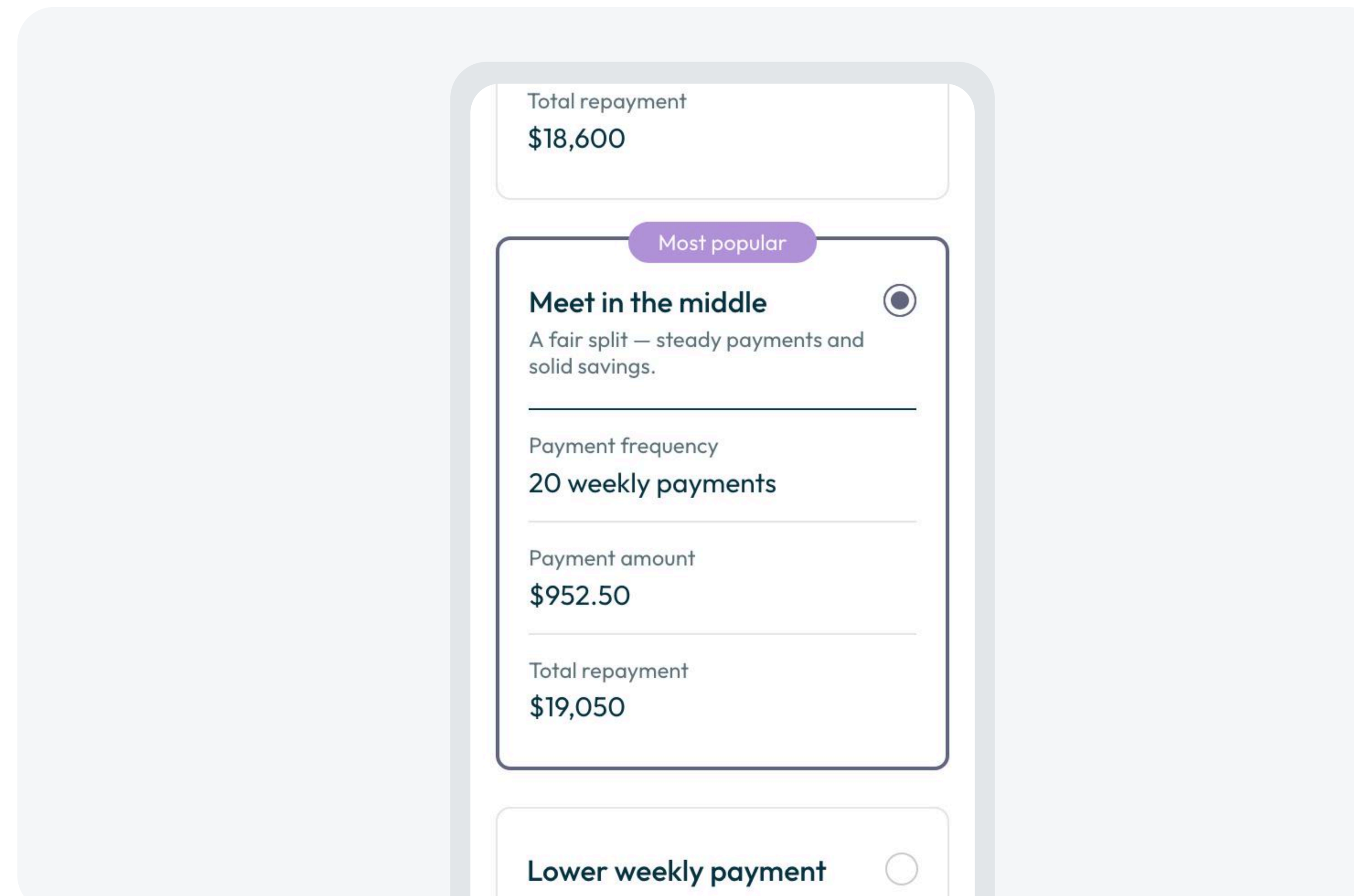
How the customer draws



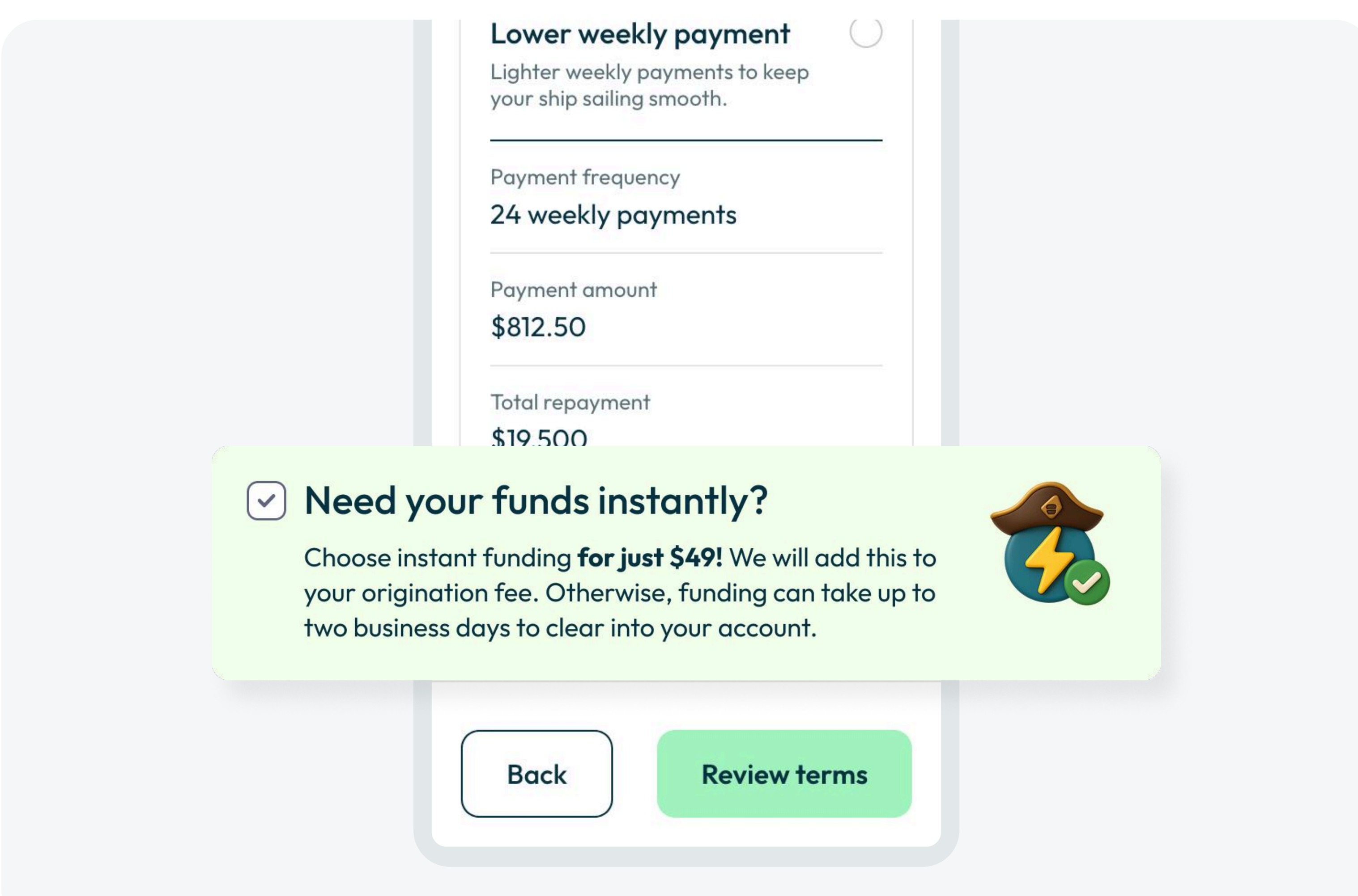
Step 1 Customer clicks button to request funds

Customers simply tap to draw from their available line - no paperwork, no waiting.



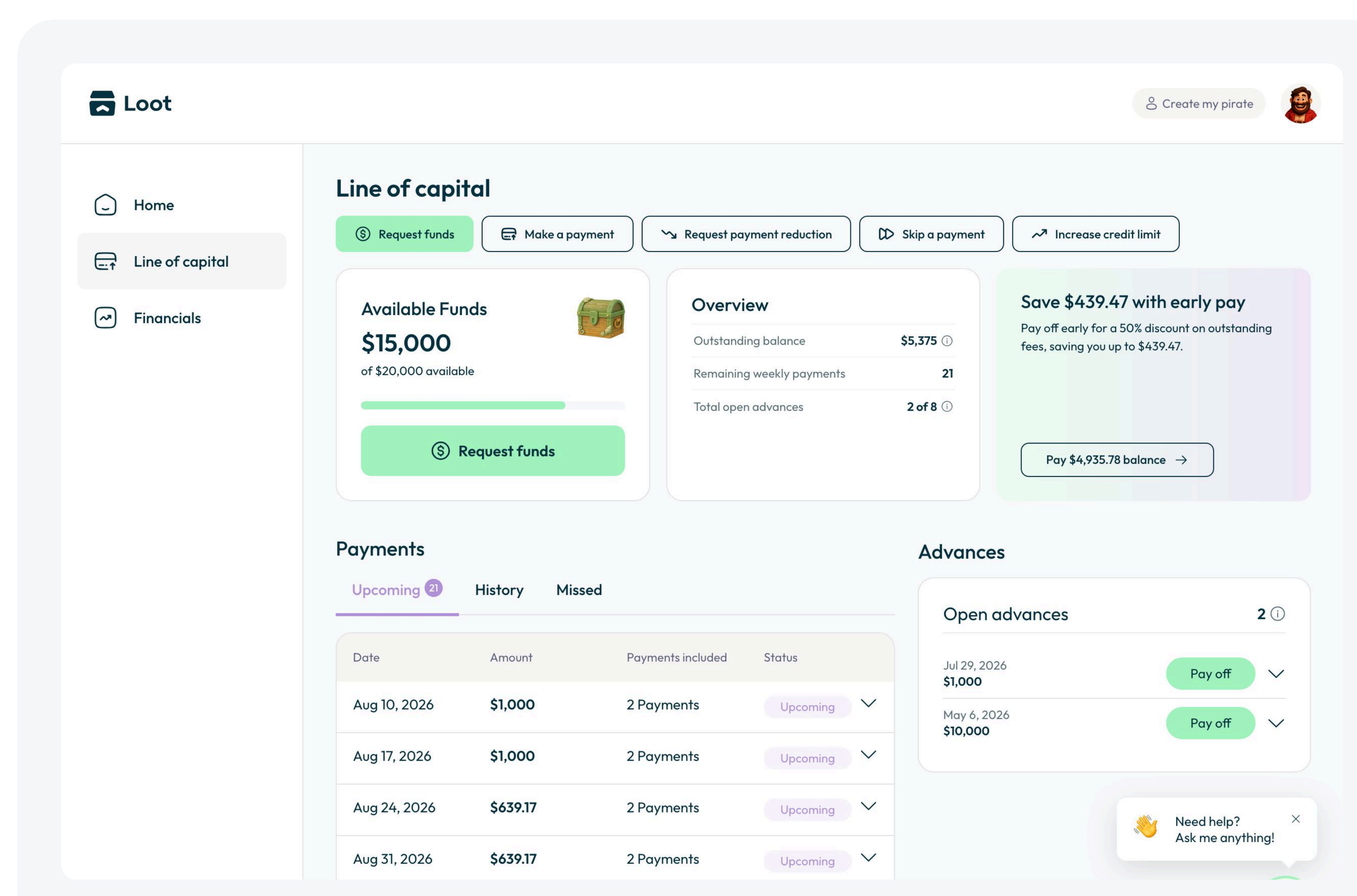
Step 2 Customer can review terms before committing

They select a payment option that suits them, and away they sail.



Step 3 Customer has option for Instant Transfer

If they need it fast - they can opt for same-day funding with Instant Transfer.



Step 4 Payments, balance, contracts all inside customer portal

Customers can track draws and view payments, all in a simple user interface.

Trustpilot ACCREDITED BUSINESS A+

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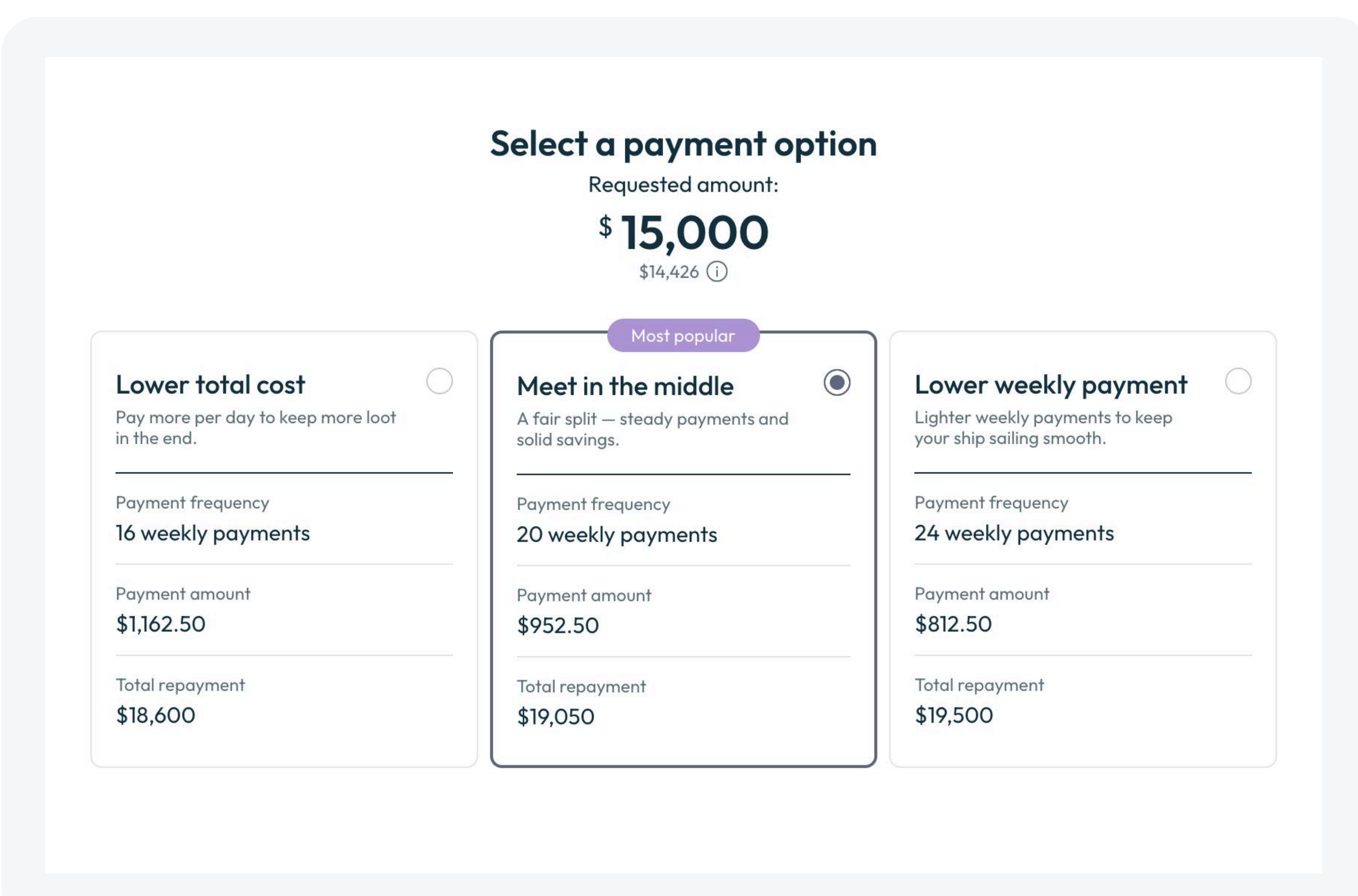
Commission

Let's talk treasure!

Commissions:		
4-month term	⟶	Up to **6% commission**
5-month term	⟶	Up to **8% commission**
6-month term	⟶	Up to **10% commission**

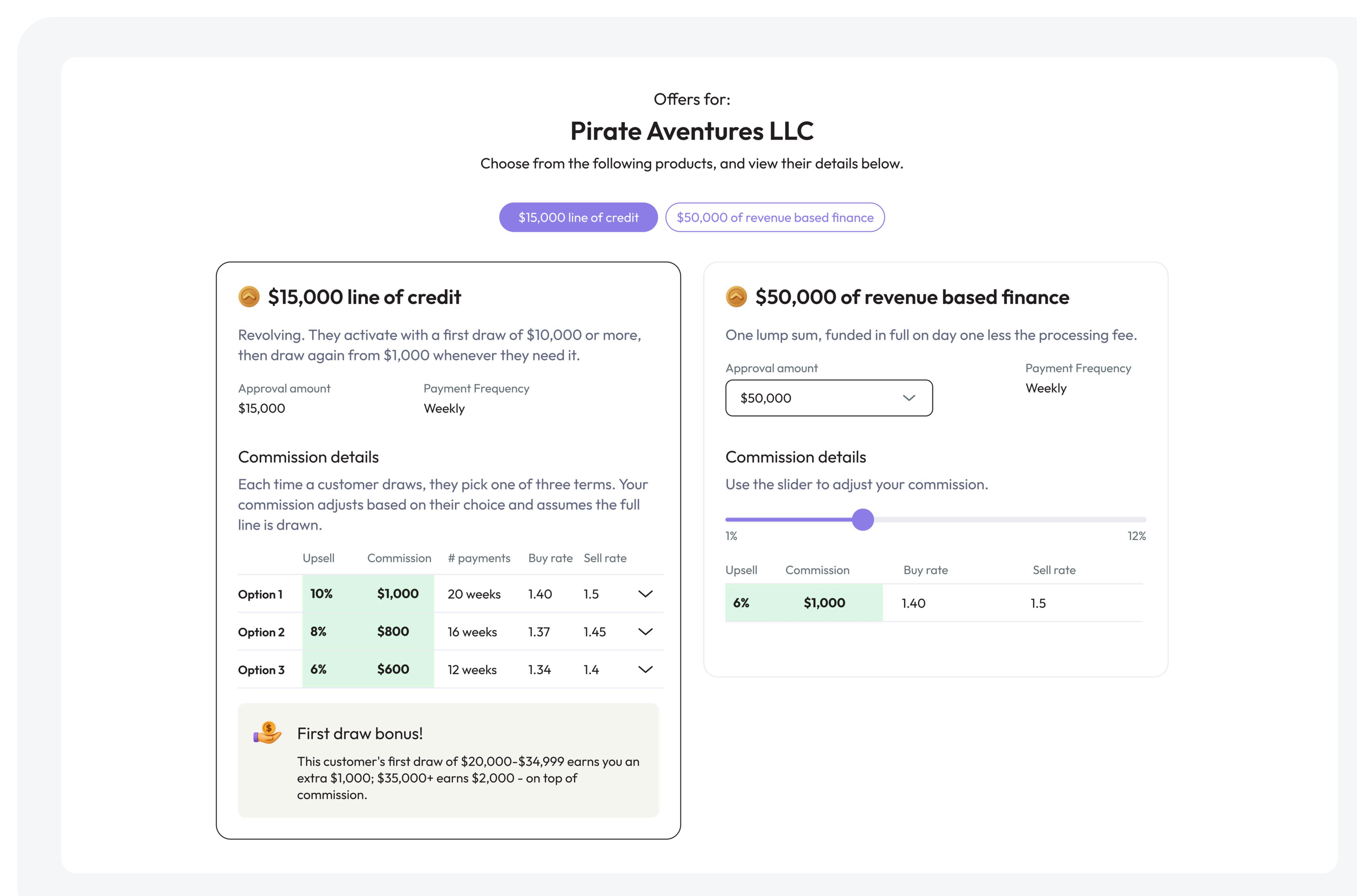
Let your client choose what works best for their cash flow.

Every time they make a draw, they pick the term that fits their cash flow best — 4, 5, or 6 months.



Our broker guide gives you the full picture.

Earn up to 10% commission depending on the customers selected payment option.



Commission transparency
You control the commission-your client sees exactly what they're getting.

Real-time earnings preview
Adjust your rate and instantly see your payout update.

Built for speed and trust
Designed for fast deals with clear, honest terms.

And since it's a line of credit, your commission is paid on every draw - not just once upfront.

Recurring revenue, pirate style.
Start selling smarter with Loot.

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YOU'RE ALL SET, CAPTAIN!

The treasure map's in hand - go forth and fund boldly.

Contact us at any time on:

partners@getloot.com

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