



## WHERE OPPORTUNITY MEETS CAPITAL

We love partnerships and seeing businesses succeed.  
Strong partnerships are built on clear understanding of expectations.

### Referral Partners, Bankers, and Intermediaries:

If you simply would like to:

- Refer a client or friend
- Believe they would benefit from our programs
- Do not expect to be compensated for your referral

No need to read on. Schedule a call with us, and **let's talk about it.**

### Brokers:

If the terms listed below are acceptable to you, let's schedule a call to discuss your client's request.

1. **No "broker chains"**. We require you to be direct with your client.
2. You need to have already executed an agreement with your client. If you don't have one, we can provide a template with a recommended fee structure.
3. K2 Capital, our parent company, will be listed as the referring partner on all lender term sheets. **No exception is provided.** We have established funding partners and have gone to great lengths to be an approved partner.
4. **Compensation and fees.** We will align our agreement with each other to make sure it aligns with your client. Fees are typically split 50/50. This can be negotiated based on the complexity of the deal.
5. **Your client is your client, and our funding sources are our funding sources.** We will execute an agreement prior to working on any deal that will highlight confidentiality, non-circumvention, and our agreed upon fee structure.
6. **We will only submit full packages to our lenders.**

### FULL PACKAGE:

Full Funding packages vary based on lender requirements, loan type, and requested amount. Below are standard items required by most of our partners:

- Loan Application
- Organizational documents of the business- Articles of Organization and Operating Agreement identifying the owner(s) of the business
- Previous year-end financials
- Most current month-end YTD financials-P&L and Balance Sheet
- Current AP Aging in Excel
- Current AR Aging in Excel
- Current Inventory Report
- Business Debt Schedule
- Last 2 years filed tax returns and extension if prior year has not been prepared
- Personal Financial Statement of any owner with more than 20% ownership of company



**SCHEDULE  
DISCUSSION**