TARGETED LENDING CO., LLC

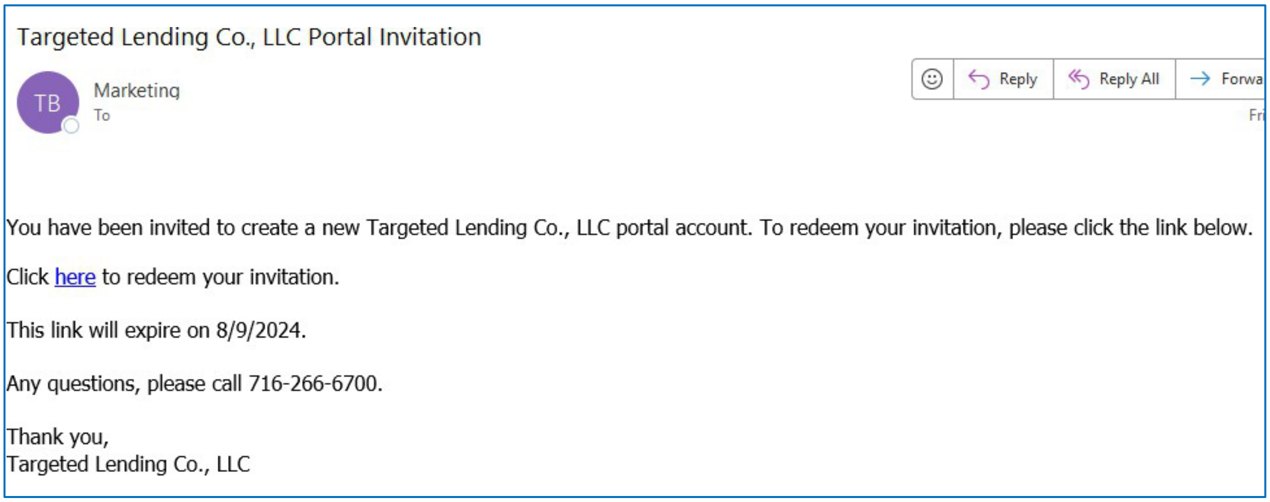
PORTAL INSTRUCTIONAL GUIDE

CONTENTS

REGISTRATION

Accessing the Broker Portal

To gain access, you will be sent an invitation. If you have not received an invitation, reach out to the team at Targeted Lending.


Targeted Lending Co., LLC Portal Invitation

TB Marketing
To

Reply | Reply All | Forwa

You have been invited to create a new Targeted Lending Co., LLC portal account. To redeem your invitation, please click the link below.

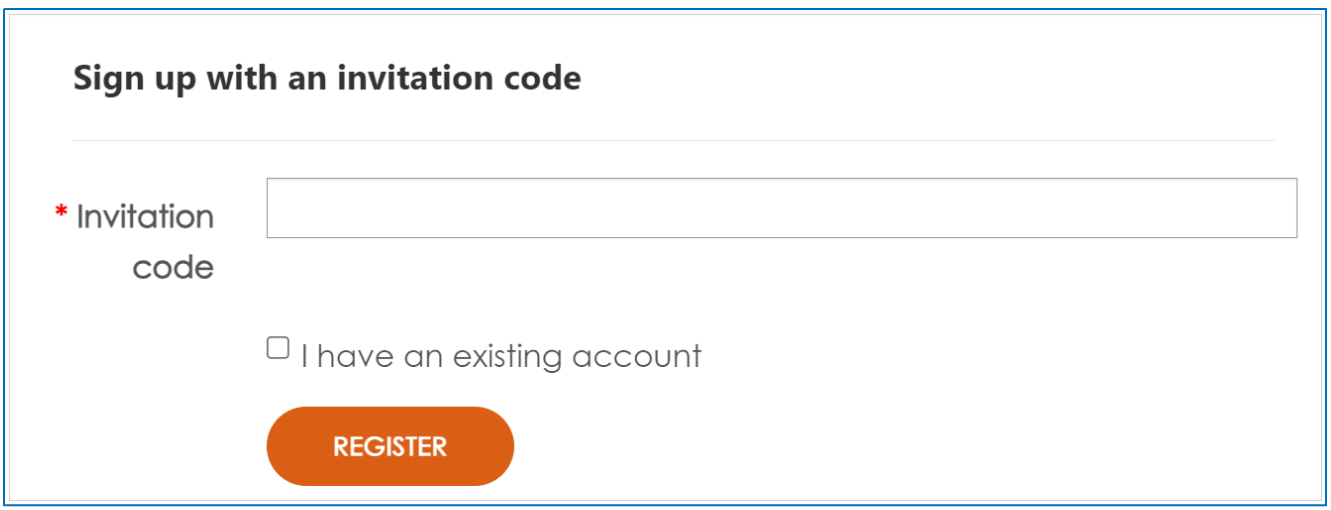
Click here to redeem your invitation.

This link will expire on 8/9/2024.

Any questions, please call 716-266-6700.

Thank you,
Targeted Lending Co., LLC

Simply follow the invitation link to register. ***Do not check I have an existing account*** and click ***Register***.



You will be prompted to enter your email, a username, and a password. Fill out these fields and, again, click ***Register***. Now you have access to submit new credit applications, view deal statuses, and request loan documentation for deals.

APPLICATIONS

Submitting a New Application

One of the core features of the broker portal is submitting borrower applications. After signing into the portal:

Navigate to NEW APPLICATION.

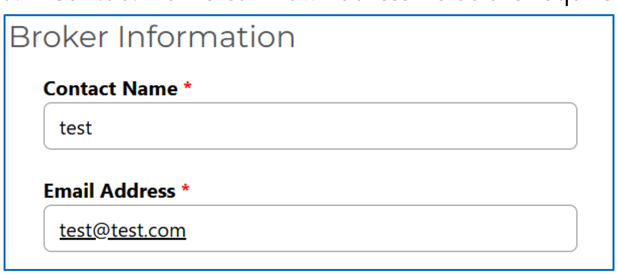
You will be taken to a single page form that will capture all the required information about your application.

NOTE: The form may contain fields that are required or not required, but the more information you provide, the better TLC will be able to service your request.

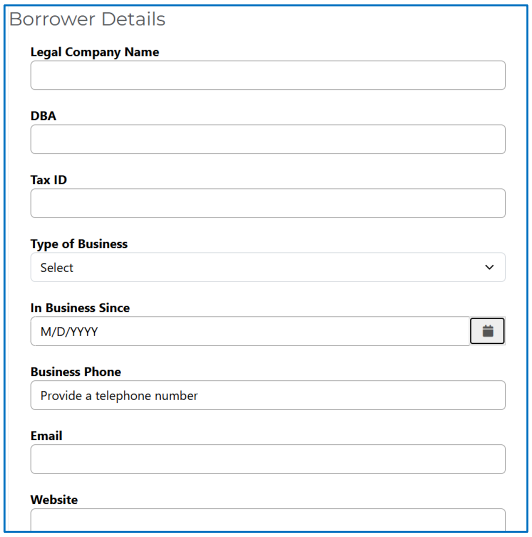
The application can be saved as a draft at any time if you are unable to finish the request at once by using the Save Draft button.

The steps are as follows:

1. Broker Information
    a. *Contact Name* & *Email Address* fields are required.



2. Borrower Details


Borrower Details

Legal Company Name

DBA

Tax ID

Type of Business

Select

In Business Since

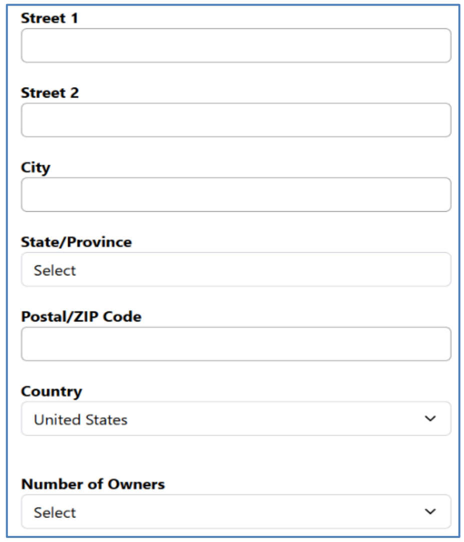
M/D/YYYY

Business Phone

Provide a telephone number

Email

Website


Street 1

Street 2

City

State/Province

Select

Postal/ZIP Code

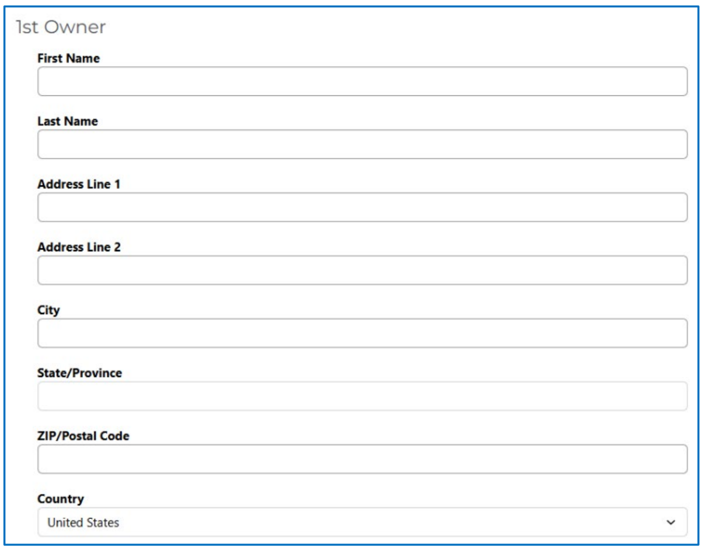
Country

United States

Number of Owners

Select

3. Owners' Information
    a. *Number of Owners:* your selection in this field will determine the subsequent number of times you must provide information about an owner.


1st Owner

First Name

Last Name

Address Line 1

Address Line 2

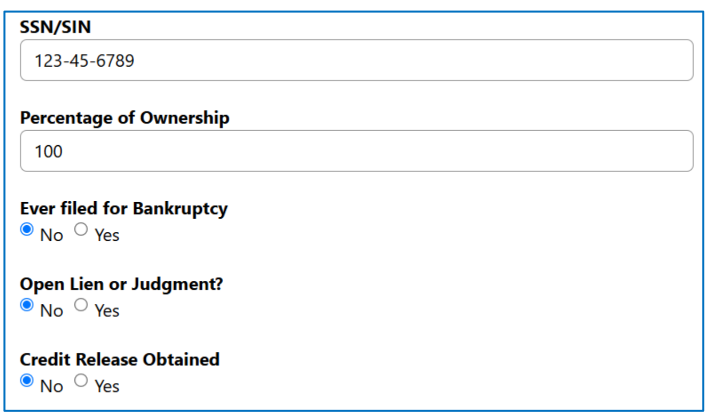
City

State/Province

ZIP/Postal Code

Country

United States


SSN/SIN

123-45-6789

Percentage of Ownership

100

Ever filed for Bankruptcy

No Yes

Open Lien or Judgment?

No Yes

Credit Release Obtained

No Yes

    b. For each owner: If *Ever filed for Bankruptcy* = yes, you will need to provide the Date of Bankruptcy.

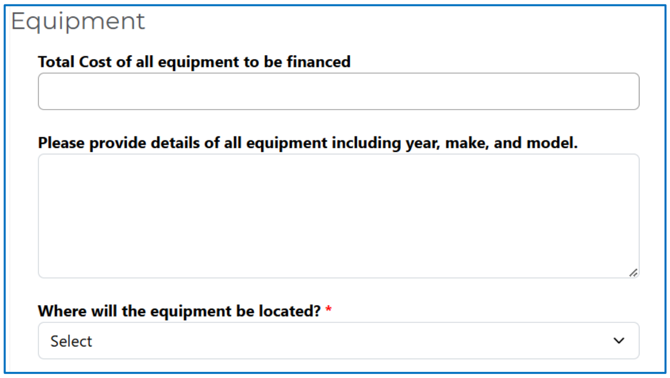
Ever filed for Bankruptcy

○ No ◉ Yes

Date of Bankruptcy

M/D/YYYY

4. Equipment Information
    a. Provide all information relevant to the equipment to be financed.



Equipment

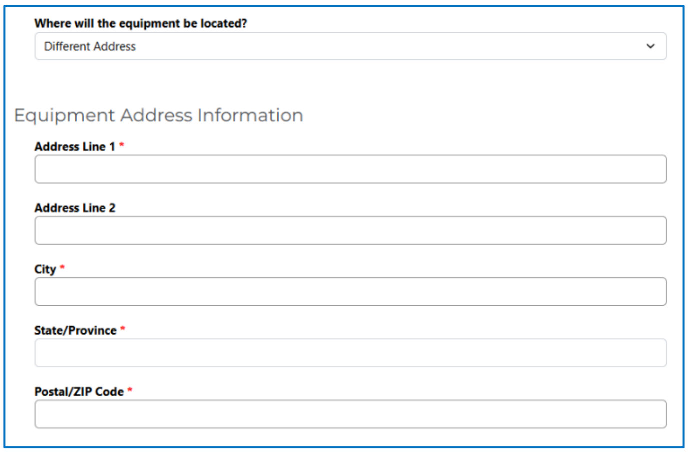
Total Cost of all equipment to be financed

Please provide details of all equipment including year, make, and model.

Where will the equipment be located? *

Select

    b. If *Different Address* is chosen for where the equipment will be located, you will be prompted to provide that information.



Where will the equipment be located?

Different Address

Equipment Address Information

Address Line 1 *

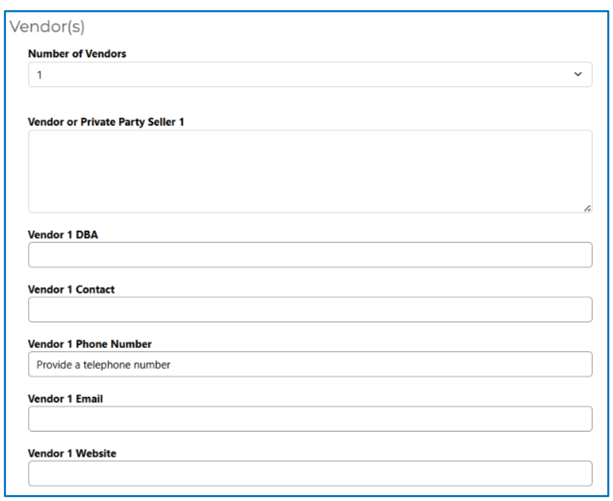
Address Line 2

City *

State/Province *

Postal/ZIP Code *

5. Vendor(s) Information
    a. *Number of Vendors:* your selection in this field will determine the subsequent number of times you must provide information about a vendor.



Vendor(s)

Number of Vendors

1

Vendor or Private Party Seller 1

Vendor 1 DBA

Vendor 1 Contact

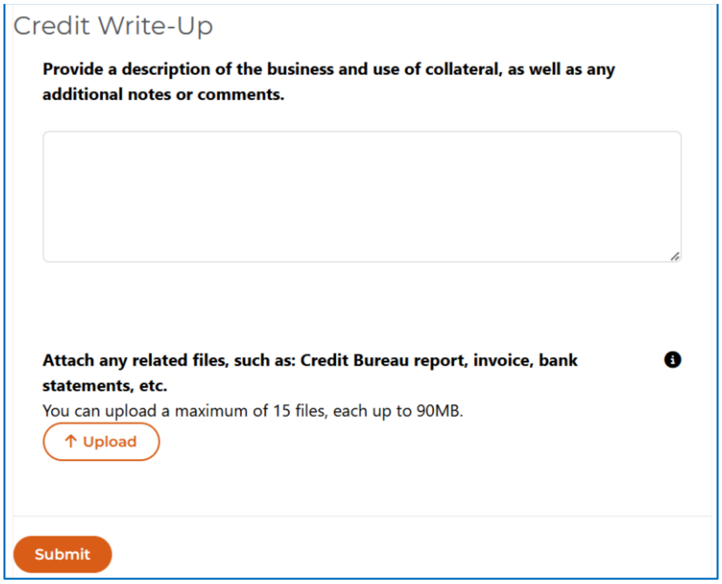
Vendor 1 Phone Number

Provide a telephone number

Vendor 1 Email

Vendor 1 Website

6. Credit Write-up & Document Upload
    a. *Credit Write-up:* The more information and files provided upfront, the quicker the application process will be.
    b. All files must be uploaded simultaneously. To select multiple files, hold CTRL when clicking to select files in file explorer.


Credit Write-Up

Provide a description of the business and use of collateral, as well as any additional notes or comments.

Attach any related files, such as: Credit Bureau report, invoice, bank statements, etc.

You can upload a maximum of 15 files, each up to 90MB.

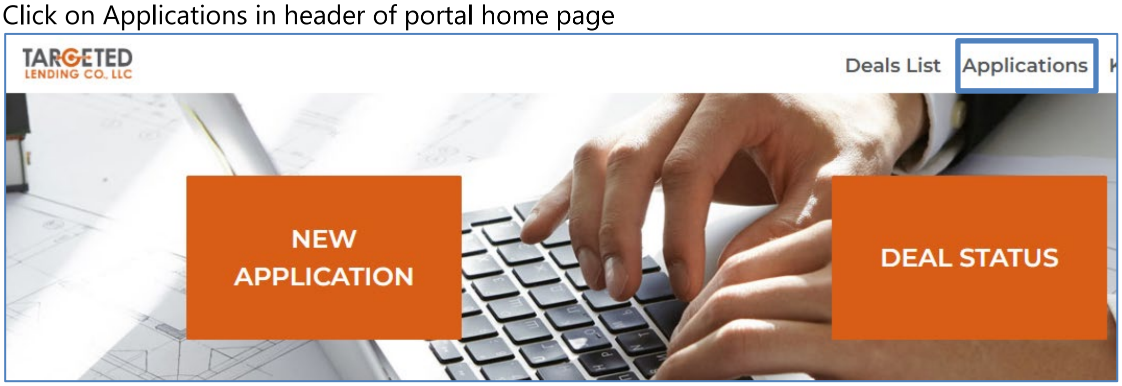
Upload

Submit

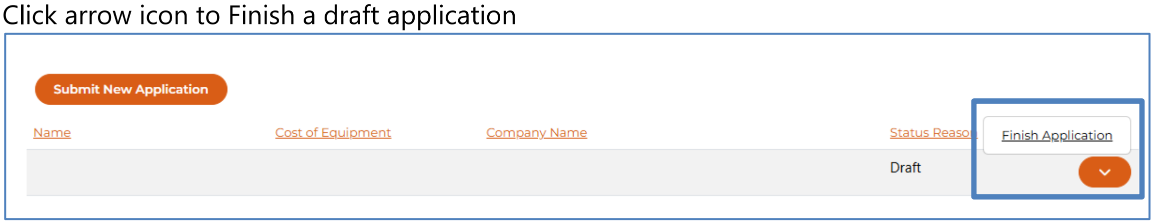
SUBMIT the form, and the application process is complete.

Access Draft Applications

1. Click on Applications in header of portal home page



2. Click arrow icon to Finish a draft application


Submit New Application

Name	Cost of Equipment	Company Name	Status Reaso	Finish Application
			Draft	

DEALS

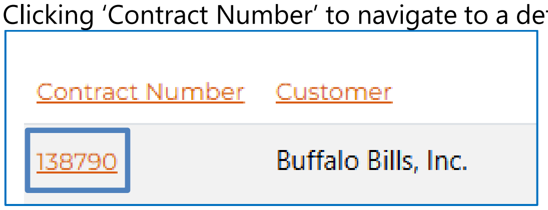
Managing Deals

Navigate to DEAL STATUS or Deals List.

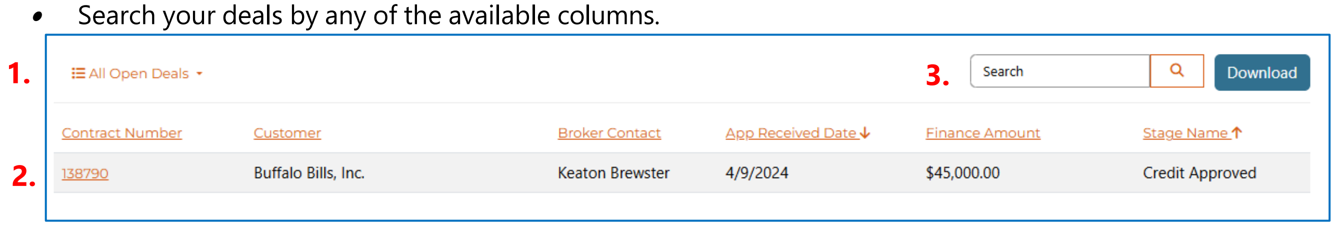
In Deal Status, you will see your Deals and a variety of details based on the status of your deal.

1. Switch Views
   a. Open Deals – *shows all deals with a status of 'Open'.*
   b. App Received – *shows all deals in the 'App Received' stage.*
   c. Credit Approved – *shows all deals in the 'Credit Approved' stage, having a credit decision with 'Approved' status.*
   d. Doc Prep – *shows all deals in the 'Doc Prep' stage.*
   e. Docs Sent – *shows all deals in the 'Docs Sent' stage.*
   f. Docs Received – *shows all deals in the 'Doc Received' stage.*
   g. Vendor Funded, Commission Released – *shows all deals that have been funded.*
   h. Declined – *shows all deals with a status of 'Credit Declined.'*
   i. Deal History – *shows all deals with any status.*

2. View details
   - Clicking 'Contract Number' to navigate to a detailed summary of the deal.



3. Search
   - Search your deals by any of the available columns.

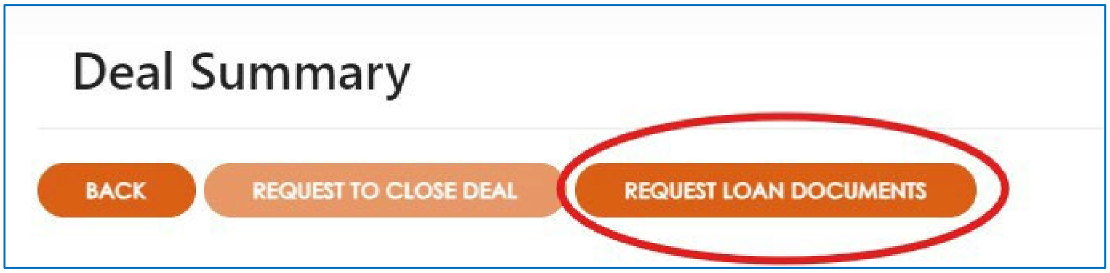


Requesting Loan Documents/Title Quote

From the details page of any deal:

Select REQUEST LOAN DOCUMENTS

NOTE: To request documents for a deal, it must have received a Credit Approval and be in the Credit Approved status.



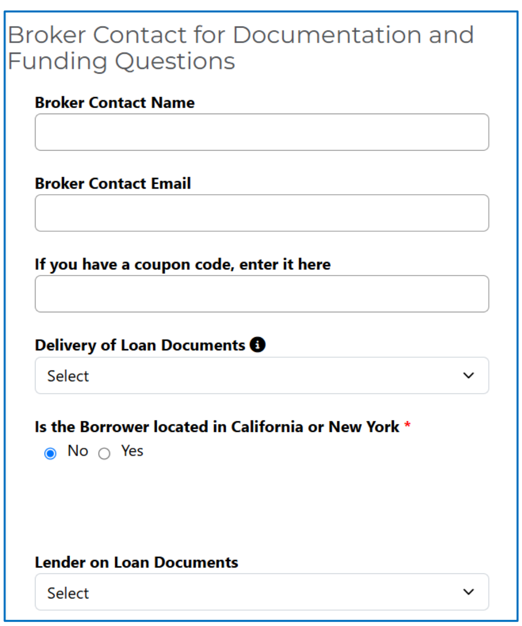
You will be taken to a single page form to submit all the required information to receive loan documentation/title quote.

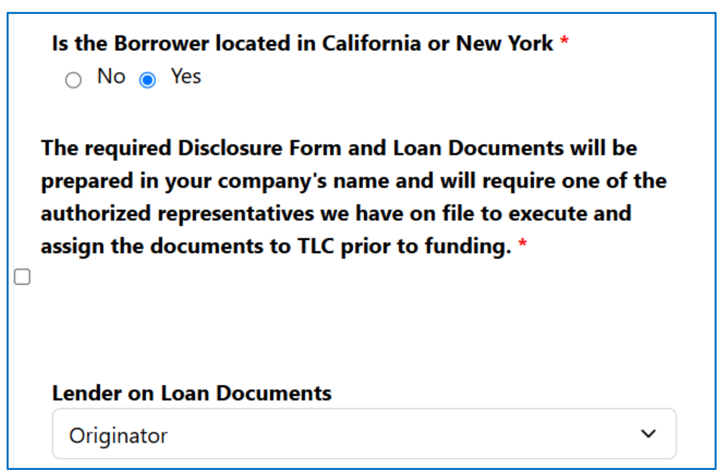
NOTE: There are a variety of required fields in the subsequent form, and you will be prevented from proceeding until they have been filled.

The request can be saved as a draft at any time if you are unable to finish the request at once by using the Save Draft button.

The steps are as follows:

1. Broker Contact for Documentation and Funding Questions
   a. If *Yes* is selected for the field *Is the Borrower located in California or New York* there is a required disclosure and the *Lender on Loan Documents* field will default to *Originator*.





2. Equipment Questions and Title Quote Information (if applicable)

Equipment Questions and Cost

Equipment Description

Is any of the Equipment Titled? *

○ No ● Yes

Who will be handling the titling? *

○ Vendor ● Targeted Lending Co. LLC

What are you requesting?

Select

a. If the Equipment is Titled and Targeted Lending Co., LLC is handling the titling there will be information requested to obtain a title quote.

b. If an electronic notary POA is elected a cell phone number is requested as it is required to complete the electronic notary process.

Title Quote Information

To obtain a title quote please answer the following questions and PROVIDE A COPY OF BOTH THE FRONT AND BACK OF THE TITLE.

Select a Title Quote Option (Copy of Title required)

Select

A notarized Power of Attorney (POA) from the Borrower is required for all titled transactions to accurately complete the title transfer and registration. Targeted offers an electronic notary service to facilitate a more seamless closing process. If requested, a $50.00 fee will be added to the documentation fee for this service

○ Please send out a print and sign notary POA

● Please prepare an electronic notary POA

Cell Number for eNotary Details

Provide a telephone number

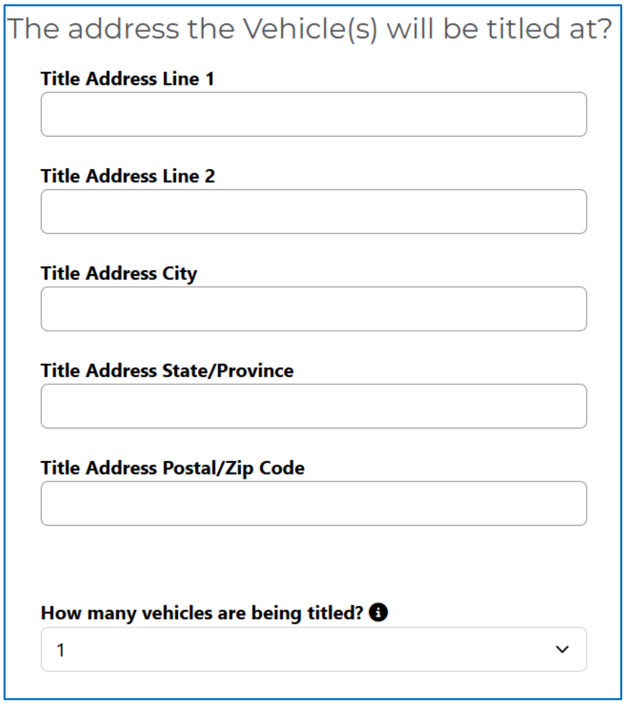
Will the Tax and Title Fees charged by the DMV be financed in the loan or paid upfront?

Select

Is the Borrower Tax Exempt?

● No ○ Yes

c. Your selection in the *How many vehicles are being titled?* field will determine the subsequent number of times you must provide information about the vehicle information.



The address the Vehicle(s) will be titled at?

Title Address Line 1

Title Address Line 2

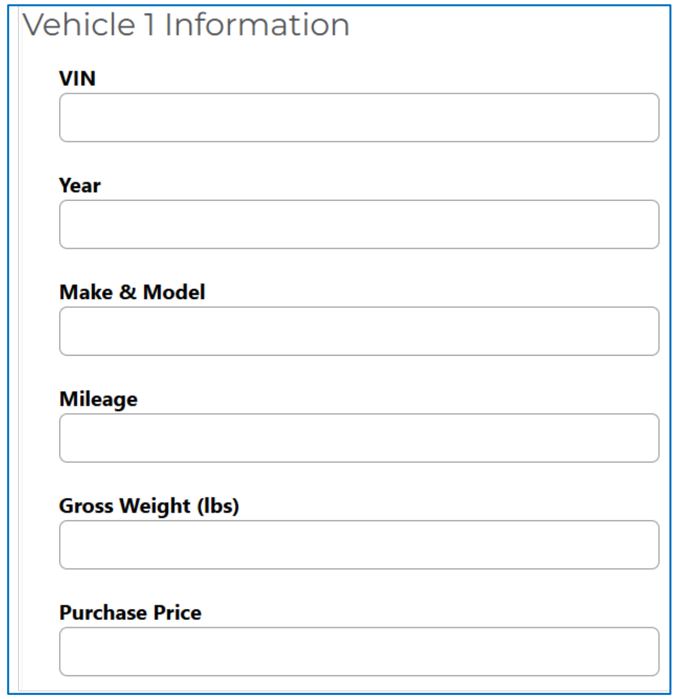
Title Address City

Title Address State/Province

Title Address Postal/Zip Code

How many vehicles are being titled?

1



Vehicle 1 Information

VIN

Year

Make & Model

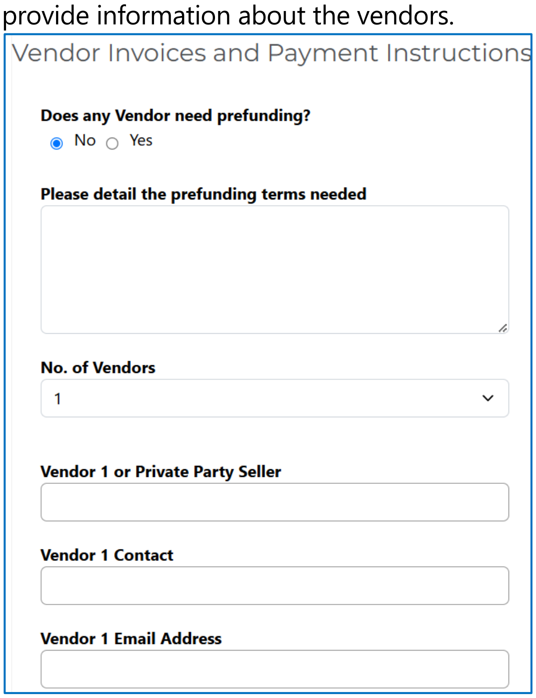
Mileage

Gross Weight (lbs)

Purchase Price

3. Vendor Invoices & Payment Instructions

    a. Your selection in the *No. of Vendors* field will determine the subsequent number of times you must provide information about the vendors.



Vendor Invoices and Payment Instructions

Does any Vendor need prefunding?

No Yes

Please detail the prefunding terms needed

No. of Vendors

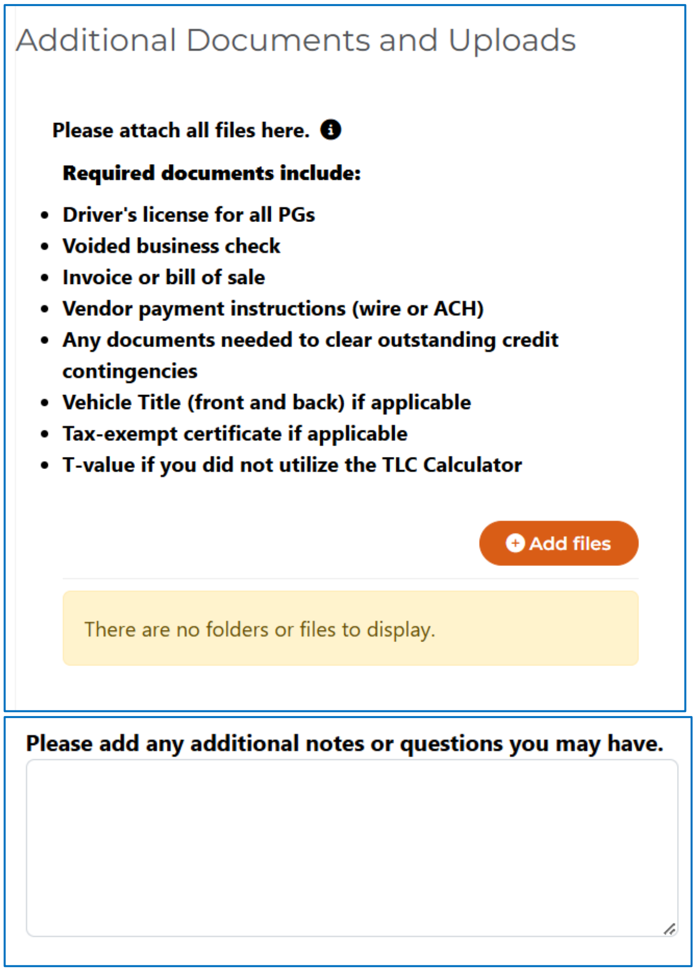
1

Vendor 1 or Private Party Seller

Vendor 1 Contact

Vendor 1 Email Address

4. Additional Documents & Notations
    a. All files must be uploaded simultaneously. To select multiple files, hold CTRL when clicking to select files in file explorer.



Additional Documents and Uploads

Please attach all files here.

Required documents include:

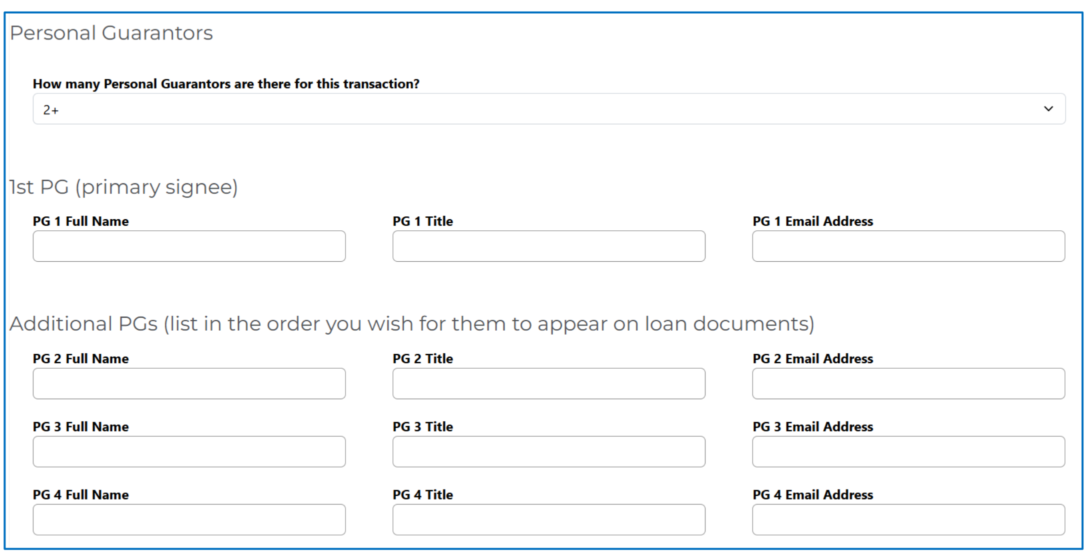
- **Driver's license for all PGs**
- **Voided business check**
- **Invoice or bill of sale**
- **Vendor payment instructions (wire or ACH)**
- **Any documents needed to clear outstanding credit contingencies**
- **Vehicle Title (front and back) if applicable**
- **Tax-exempt certificate if applicable**
- **T-value if you did not utilize the TLC Calculator**

Add files

There are no folders or files to display.

Please add any additional notes or questions you may have.

5. Personal Guarantor Information
    a. Your selection in the *How many Personal Guarantors are there for this transaction?* field will determine the subsequent number of times you must provide information about the guarantors.



Personal Guarantors

How many Personal Guarantors are there for this transaction?

2+

1st PG (primary signee)

PG 1 Full Name | **PG 1 Title** | **PG 1 Email Address**

Additional PGs (list in the order you wish for them to appear on loan documents)

PG 2 Full Name | **PG 2 Title** | **PG 2 Email Address**

PG 3 Full Name | **PG 3 Title** | **PG 3 Email Address**

PG 4 Full Name | **PG 4 Title** | **PG 4 Email Address**

6. If the Document Request is for *titled collateral* and requested *TLC titling* and a *Title Quote only* you will see the below message and require clicking Submit to submit the Title Quote Request. If not, continue with the remainder of this guide.

> You have requested Title Quote Only. Please submit the form now and we will contact you for the rest of the information once we receive the title quote.
>
> SUBMIT

7. Loan Terms and Commission Information

> Loan Terms and Commissions
>
> **Would you like TLC to automatically adjust the loan cost and monthly payment for the Tax and Title Fees once received from the DMV and proceed immediately with documents? (Title quotes can take up to 24 hours depending on the Borrowers DMV. Titling cost if not paid upfront will increase the financed cost, monthly payment and your commission)**
>
> ○ No ○ Yes
>
> **Would you like Targeted to ACH the advance payments from the customer?**
>
> ● No ○ Yes

> Commission Calculator
>
> **Pick Your Program**
> ● **Brokering** ○ **Discounting**

Advance Structure	1 Payment in Advance
Waive Interim Fees	No
Include an Early Payoff Addendum	No
Requested Points	0.00
Equipment Cost	
Term in Months	42
Enter Approved Rate	9.00
	Click to Activate Pick Your Own Pricing
	Calculate

NOTE: The commission calculator includes required fields and must be calculated to submit the form.

8. Fee Information

Fees

TLC automatically charges the fees detailed on your approval and any additional applicable fees including:

- $350.00 Documentation Fee (inclusive of all prefunds, wires, and ACH's)
- $200.00 Site Inspection Fee
- $400.00 Private Party Fee (inclusive of all sites and UCC searches)
- $100.00 Redoc Fee
- $50.00 Electronic Notary (per notary)
- $500.00 Cash for Equipment Program (inclusive of all sites and UCC searches)
- $100.00 Cross Corporate Guarantee Fee

Will you be adding additional loan fees to the fees charged by Targeted?

(•) No ( ) Yes

Will you be paying fees on behalf of the Borrower?

(•) No ( ) Yes

a. If *Yes* is selected for the field, *Will you be adding additional loan fees to the fees charged by Targeted?* then an additional field will show.

Will you be adding additional loan fees to the fees charged by Targeted? *

( ) No (•) Yes

Please input ONLY the additional fees you will be charging the Borrower. (TLC allows you to add up to $1,000 in additional fees) *

b. If *No* is selected for the field, *Will you be adding additional loan fees to the fees charged by Targeted?* but *Yes* is selected for the field, *Will you be paying fees on behalf of the Borrower*? then an additional field will show.

Will you be adding additional loan fees to the fees charged by Targeted? *

(•) No ( ) Yes

Will you be paying fees on behalf of the Borrower? *

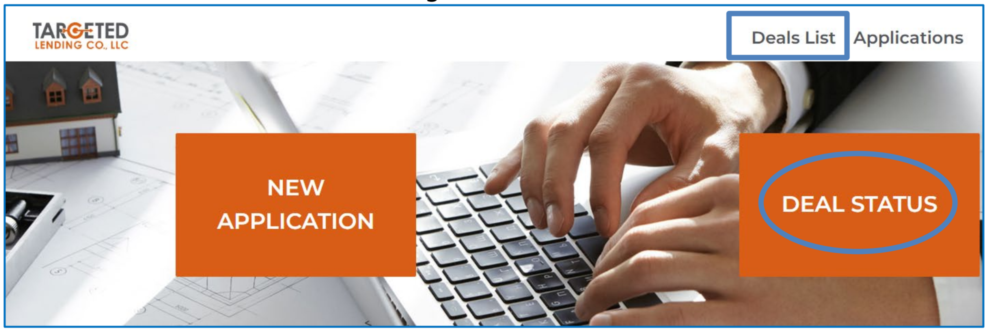
( ) No (•) Yes

Please input ONLY the fees you will be paying on behalf of the Borrower. *

SUBMIT the form, and the Document Request process is complete.

Accessing Draft Document Requests

1. Click Deal Status on Portal Home Page



2. Open the deal you would like to finish the draft Document Request by clicking the hyperlink for the Contract Number.

Contract Number	Customer
138790	Buffalo Bills, Inc.

3. Scroll to the middle of the page to find the section for Document Requests which has a table that shows any draft document requests as well as submitted for that deal.

Document Requests

Drafts

Status Reason	Application Number	Opportunity	Broker	Borrower	Created On ↓
Draft	DocumentsRequest-01454	138790\Buffalo Bills, Inc.	Targeted Lending Co., LLC	Buffalo Bills, Inc.	5/30/2025 4:14 PM
Draft	DocumentsRequest-01427	138790\Buffalo Bills, Inc.	Targeted Lending Co., LLC	Buffalo Bills, Inc.	5/13/2025 1:09 PM
Draft	DocumentsRequest-01425	138790\Buffalo Bills, Inc.	Targeted Lending Co., LLC	Buffalo Bills, Inc.	5/9/2025 5:53 PM
Draft	DocumentsRequest-01420	138790\Buffalo Bills, Inc.	Targeted Lending Co., LLC	Buffalo Bills, Inc.	5/9/2025 3:08 PM

≤ 1 2 3 4 5 6 ≥

Submitted

Status Reason	Application Number	Opportunity	Download	Borrower	Created On ↓

There are no records to display.