Closing More Deals With NEWITY:
SBA 7(a) and Growth Term Loan Deal Flow

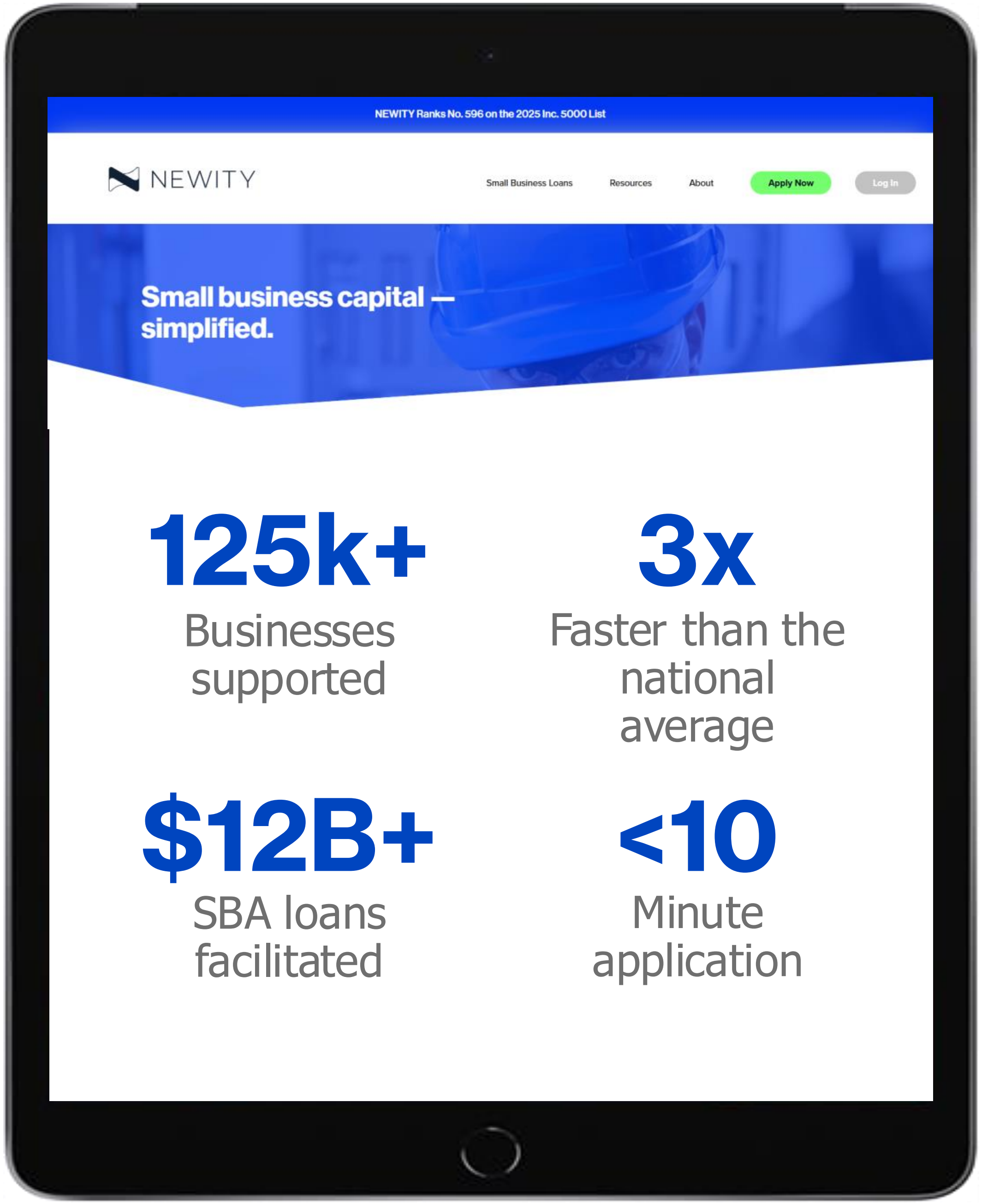
Presenter: Dimitry Alriche, Business Development Executive

Your source for small business capital.

We believe small businesses deserve equitable access to affordable capital.

We've helped more than 125,000+ business access more than $12 billion in capital through small business loans.

We've streamlined the process so entrepreneurs can receive funding 3x faster than the national average.



What Makes NEWITY Different For Partners

Dedicated Support Team
You have a direct contact, not a call center

Fast Decisions
10 min application, 4-6 weeks processing

Simple Submission Process
No mid-deal surprises

Competitive Compensation
Up to 3% referral fee

SBA 7(a) Loans – up to 350K

What are they? What makes them preferable to alternatives?

Who is Eligible?

- Government-guaranteed
- Ideal for working capital, rent, refinancing, inventory
- Longer terms, lower monthly payments, no balloon
- Great for clients looking to preserve their cash flow

Who is Eligible?

- For-profit U.S. businesses, generally 2+ years in business (4 years for construction)
- 100% of Owners must be US Citizens
- 100K+ Annual revenue
- 660 FICO minimum

Borrower Profiles

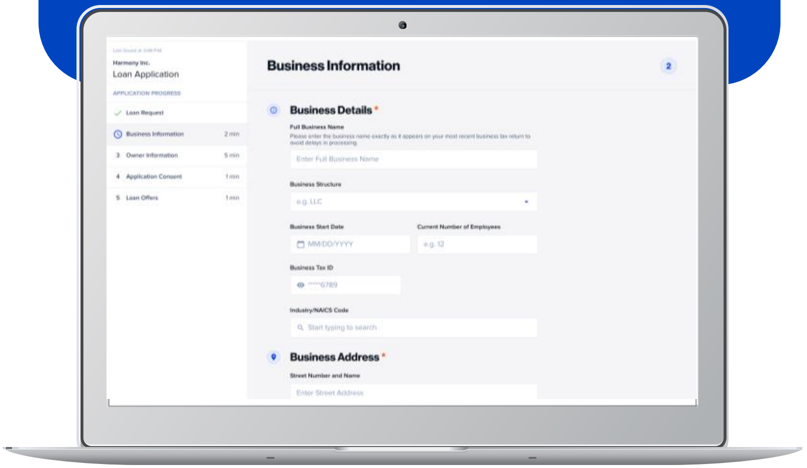
- Years in business: 8
- Revenue: 620K
- Industries: Construction, professional services, healthcare, food services.

NEWITY's Application Process

How our simple submission process works

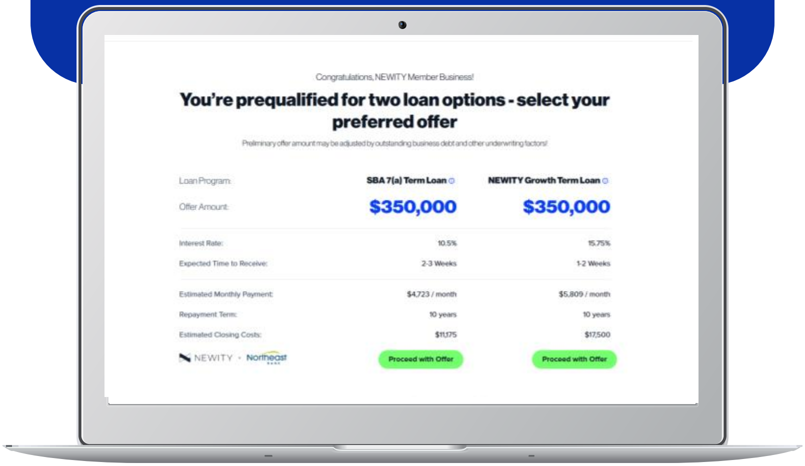
Swift Application

- ✓ Submit an application in less than 10 minutes
- ✓ Fill out requested loan amount and business details



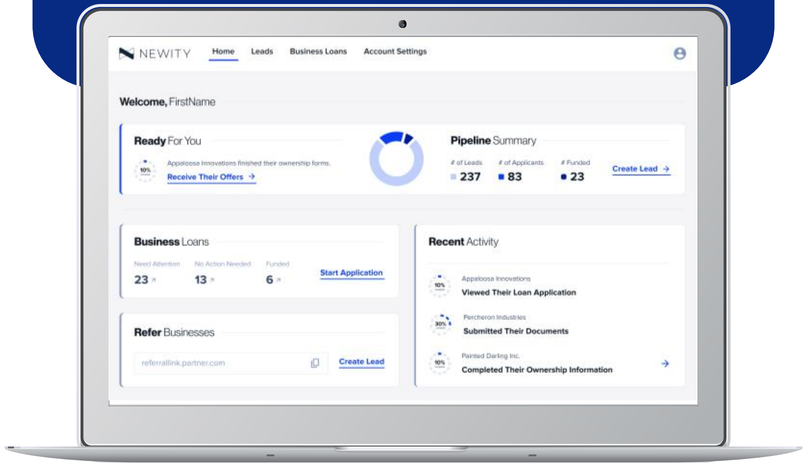
Select Prescreen Offer

- ✓ 6 months bank statements + last two years tax return, personal tax return for majority owner
- ✓ If applicable: debt schedule, corporate bylaws/operating agreement, active lease agreement



We Handle The Rest

- ✓ NEWITY handles underwriting, SBA compliance, and closing
- ✓ You stay informed at every step of the process with a personalized dashboard for progress monitoring



NEWITY Growth Term Loan (GTL)

The term loan product created by NEWITY

Launched in 2025

70% of deals funded by partners

Relaunching in 2026

NEWITY Growth Term Loan (GTL)

What is GTL? How is it different from SBA 7(a) loans?

*GTL submission process: same simple intake, same dedicated partner contact

What It Is

- Faster and more flexible than SBA
- Designed for businesses that need capital quickly and may not fit the full SBA mold
- 10-year term length

Who Qualifies

- For-profit U.S. businesses, generally 2+ years in business (4 years for construction)
- 175K+ annual revenue
- 680 FICO minimum
- No requirement of 100% of Owners being US Citizens

The Sweet Spot

- Refinancing up to two MCAs
- Clients who are borderline on SBA eligibility — GTL fills that gap
- Smaller deal sizes where a full SBA engagement may not be warranted

SBA 7(a) + GTL

- Two products, one partner relationship
- Qualify the client once; NEWITY determines the best product fit
- For Brokers, this means fewer referrals fall off the table

How To Partner With NEWITY

Become a Partner

- **Complete the 5-7 minute registration**
- *Complete the referral agreement and quick background check of majority owners*
- *Meet your onboarding specialist*

Start Referring

- **Identify a client who needs capital**
- *Submit via your NEWITY partner portal or send your branded referral link directly to the borrower*
- *NEWITY closes the deal, you earn commission*

What NEWITY Provides

- **A dedicated partner support team**
- *Materials covering our credit box that you can use with information you can use for marketing*
- *Regular status updates*

Compensation

- **Competitive referral fees – up to 3%**
- *Get paid each time a deal you referred closes*

What We Ask

- **Simple partner agreements**
- *Good-faith deal submissions*

Next Steps

Start referring, start earning

Option 1: *Click the partner registration link in the chat to get started today*

Option 2: *Schedule a 1:1 intro call to learn more*

Option 3: *Reply to the follow-up email after the webinar — we will reach out*

Q & A

Drop questions in the chat!

NEWITY

Thank you!