

QUEST FUNDING SERVICES, LLC



We want to thank you for your interest in representing Quest Funding Services. When we speak with people like you, we can sense your excitement at the prospect of joining a firm with national contacts; of having professional support for your customers, and of gaining the ability to market yourselves, while being able to pass the "busy work" of commercial funding onto someone else.

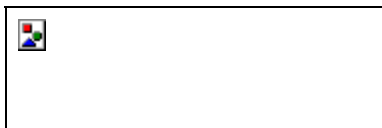
Quest Funding Services has a wide the number and variety of funding programs that we can access. Our goal is to help you procure prospects for true commercial funding. With the increasingly burdensome Federal and state licensing laws, RESPA, etc, it is becoming increasingly hard to fund loans which some people claim are readily available. In addition, as private investors see failures of the most risky of the investments, their lending guidelines are also becoming more restrictive.

For that reason, we urge you to seek out investors who want to invest in anything but the following. *[Yes, we do these loans, but we can never be 100% certain that they can be done for any particular property, for any particular borrower or within any desired time-span.]*

- Owner-occupied, or investment, 1-4 family residential properties except in NJ or FL (CA coming...), and for non-corporate owners/buyers
- Vacant land, except for an individual lot to be built upon within 3 years
- Purely speculative construction loans
- Bulk lots to be sold off individually, or land to be subdivided, improved and sold (unless the individual lots are pre-sold to the end-users)
- Any purely speculative residential development (again, unless pre-sold); except for multi-family (+5 units) rental projects
- Gold/Silver or other mining ventures, unless already actively extracting minerals in feasible quantities
- Business loans that cannot be adequately collateralized by real estate and that are NOT one of the above...except for SBA eligible loans, or loans for operating capital, or expansion, for existing businesses
- Business startups, with or without associated real estate, for people who have less than 2 years of experience in the field of choice

Leaving out those types of loans might reduce your potential market by, say, 15%. But, I hope that the huge remaining potential is the reason you are looking toward commercial funding. That potential amounts to trillions of dollars. Is that enough for you?

We think that joining us at Quest Funding Services is the best step that you can possibly take. We are a service-oriented firm that places the most importance on service, honesty, ethics and professionalism. We consider ourselves to be problem-solvers who have the ability to "think outside of the box".



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What you gain by joining us is completely out of proportion to what other firms can offer:

- A personalized, free web site of at least 4-5 pages, including an electronic contact/inquiry form, calculators, and more
- A Free email address
- Free initial batch of business cards, and an electronic business card
- Training worth hundreds, possibly thousands of dollars
- The ability to "spit-ball" with real estate and financial people that have combined mortgage and real estate experience of 60 years or more
- All forms designed to protect yourself and the company from people who waste your/our time and then go elsewhere
- A portion of the yield from closed transactions of subordinates you take on
- Ability to network with our other regional consultants, as well as with "corporate"
- Access to the funding programs of the hundreds of lenders available to us
- The ability to profit by assisting in joint ventures or private placements, obtaining venture capital, SBA & Business & Industry loans and other creative alternatives to traditional loans
- The ability to obtain funding based on assets such as stocks, bonds and gems
- The ability to profit from people who want to sell or "cash-out" their notes or structured settlements
- Access to funding from our own Quest Fund when it comes online
- The ability to earn residual income, from loans that Quest services for the Quest Fund, or private investors, for as long as the loan term and your tenure with Quest
- The ability to obtain points based on investors, that you introduce to Quest, and who choose us to originate and service loans on their behalf
- The ability to take, analyze and submit funding requests without assuming the subsequent, time-consuming, lender-search and the follow-up processing
- Free spreadsheets, loan origination software, and more
- A Free financial calculator, when you have complete training to the satisfaction of "corporate", as our appreciation of your willingness to expand your knowledge and increase your professionalism.
- A framable Certificate of Completion of our commercial origination course
- Access to, literally, hundreds of e-books and articles in the Quest Library
- A free laptop when your own initial net earnings exceed \$5,000
- Tips and coaching on lead generation so that people come to you for loans, and you can build a 100% referral business
- The ability to obtain funding in any area where Quest is able to originate
- Referral fees, if you refer someone to Quest who hires us to do a business plan or private placement memorandum
- Referral fees from funding we obtain for any third-party broker you have referred to Quest
- Referral or co-operative funding on any closed funding which you referred to another of our in-house or local reps



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Of course, Quest does have policies to be followed, but their intent is solely to protect you and the firm; to ensure that we are all in compliance with the law and the unwritten laws of good ethics and professionalism; and to ensure that our service and reputation remain as high as possible.

In exchange for giving up some earnings on individual fundings, as opposed to working alone, you gain you gain the ability to submit loans and not worry about the transaction after that. That freedom and time should allow you to greatly increase your total number of fundings. Our support will also reduce the likelihood of "spinning your wheels" trying to fund a bad loan, or to failing to fund a loan with good potential.

What Quest Funding Services asks from you is, only, that you:

- Have and maintain a modern personal computer with broadband Internet access; faxing, scanning and printing capabilities. We suggest that you obtain an inexpensive laser printer, now available for under \$100.
- Give your best efforts toward being as honest, professional, responsive and accessible, as you can, to our customers; that you not promise what you, or Quest, cannot deliver; that you not violate any lending or licensing laws which apply to you, or the services you offer; that you not issue commitments that do not originate from Quest Funding Services (corporate) or our associated lenders/investors; that you not bind Quest Funding Services in any manner for which you have not specifically by authorized Quest corporate.
- Strive to avoid being pulled into any activity which could be considered fraudulent or deceptive, or that could reflect badly on you or Quest Funding Services.
- Acknowledge your independent contractor status, but accept our mutual agreement, which details the full policies and covenants between you and Quest Funding Services, and is written to enhance our mutual success, professionalism and growth.
- Agree to give your "all" in building a lasting and beneficial relationship between yourself, our customers and Quest Funding Services.

We think the above covenants are reasonable, in exchange for what we can give you.

Overall, joining Quest Funding Services should strongly enhance your ability to exceed, and succeed, over your potential as a "one-man-shop". As Ben Franklin said, "If we don't all hang together...we will all hang separately!" In this business, and the current economic climate, the best way to "hang separately" is to try to go it all alone.

Best wishes for a long, happy and prosperous future...



Lyn Strickman, Vice-President
Business Development



Olen Soifer, President



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