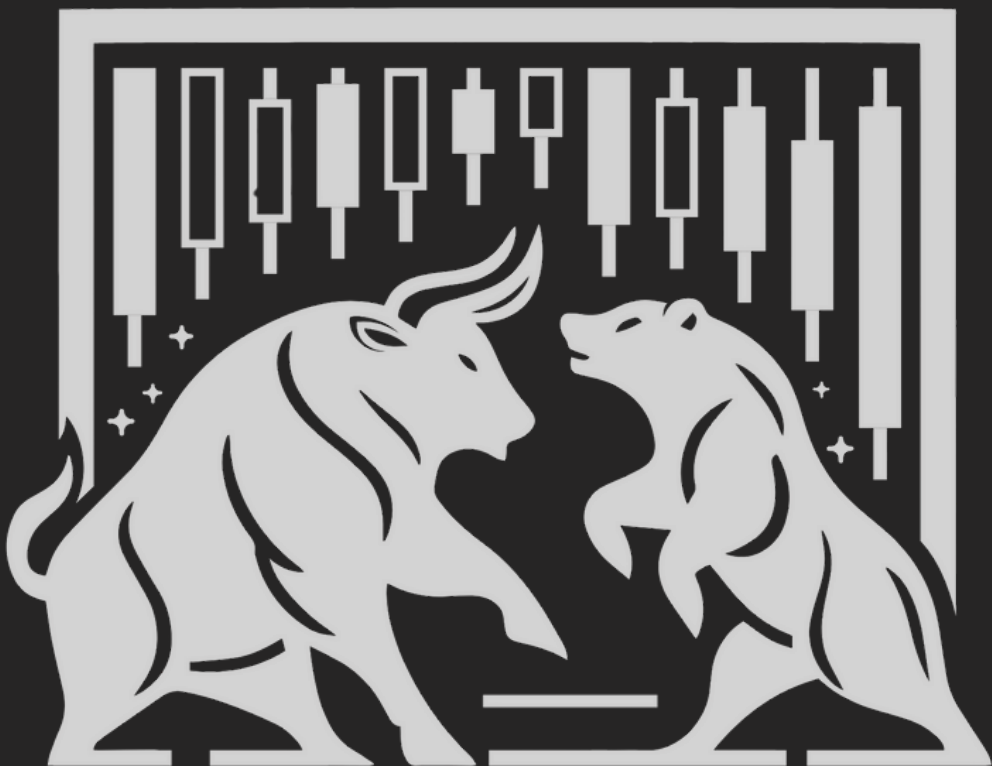


INDEPENDENT AGENT OPPORTUNITY WITH HAWTHORNE & WELLS



This presentation is intended for independent affiliate contractors. It is not an offer of employment. All activities are optional and self-directed.

DISCLAIMER

THIS IS A NON-MANDATORY
EDUCATIONAL RESOURCE
SHARED FOR
INFORMATIONAL PURPOSES
ONLY. HAWTHORNE & WELLS
FINANCIAL DOES NOT DIRECT
OR OVERSEE CONTRACTOR
ACTIVITY. INDEPENDENT
AFFILIATE CONTRACTORS
ARE SOLELY RESPONSIBLE
FOR THEIR CLIENT
ENGAGEMENT METHODS AND
MUST OPERATE IN
COMPLIANCE WITH ALL
APPLICABLE LAWS.

WHO IS HAWTHORNE & WELLS?

HAWTHORNE & WELLS FINANCIAL IS
A VETERAN-OWNED BUSINESS
CONSULTANCY THAT SUPPORTS
SMALL BUSINESS FINANCING
THROUGH A NETWORK OF
INDEPENDENT AFFILIATE
CONTRACTORS



YOU



CLIENTS

WE HELP BUSINESS OWNERS
GET CAPITAL TO FUEL THEIR
BUSINESS

WHAT WE OFFER

CONNECT BUSINESS OWNERS
WITH OUR FUNDING SOURCES

THEY GET WORKING
CAPITAL (\$10K - \$1M)

INDEPENDENT AFFILIATES
MAY EARN UP TO (4% -
6.5%) COMMISSION ON
SUCCESSFULLY FUNDED
REFERRALS

NO EXPERIENCE REQUIRED

WE PROVIDE OPTIONAL,
SELF-PACED SUPPORT AND
EDUCATIONAL MATERIALS





WHY HAWTHORNE & WELLS?

FLEXIBLE

WORK **WHEN** AND **WHERE** YOU
WANT

**INDEPENDENT AND
SELF-PACED**

START PART-TIME

NO CAP ON YOUR
COMMISSIONS - YOUR EFFORT
DETERMINES YOUR OUTCOMES

NO INVESTMENT REQUIRED

NO INVESTMENT REQUIRED



Note: All activity is self-directed. Results vary based on performance.
Commissions are paid only on funded deals.

BUSINESS CAPITAL “THE OLD WAY”



A BUSINESS NEEDS
WORKING CAPITAL

THEY CONSIDER BIG
BANK BUT KNOW
ITS A “LONG-SHOT”



THEY MISS OUT
ON FINANCIAL
OPPORTUNITIES

THE SIMPLE PLAN



A BUSINESS NEEDS
WORKING CAPITAL

YOU REFER
THEM TO
HAWTHORNE &
WELLS GROUP



WE FIND THE BEST
FUNDS FOR THEM

The Business Gets Quick Funds

You Get Paid

PROVIDER RELATIONSHIPS



ISO FOR ALL THE TOP ALTERNATIVE
LENDERS AND ADVANCE COMPANIES

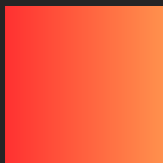
MANY PROVIDERS MEANS THE
BEST PRICES FOR CLIENTS We are
NOT a Market Place, and we do
NOT shotgun files, ever.

QUICK APPROVALS AND FUNDING

We Serve Unbankable Clients



We Get Offers because
we know how to
underwrite



SIMPLE AND FAST
(1- 14 Days)



CAPITAL FROM
\$10K - \$50M



CAPITAL FROM
NO COLLATERAL
REQUIRED,

BETTER THAN THE BIG BANKS



WE FOCUS ON
SMALL TO
MEDIUM SIZED
BUSINESSES



WE LOOK AT
CLIENTS FROM ALL
ANGLES



TERMS FROM 3
MONTHS TO
TEN YEARS

SIMPLE QUALIFICATIONS



Startup
Friendly



ALL 50 STATES AND SOME
INTERNATIONAL DEALS



500+ CREDIT
SCORE

SIMPLE QUALIFICATIONS



Revenues Matter,
But Startups
Okay

OVER 700
DIFFERENT
INDUSTRIES
SERVED



SIMPLE FUNDING PROCESS



FUNDS WIRED
TO CLIENT



Prequal
Form



HAWTHORNE &
WELLS TEAM
TALKS WITH THE
REFERRED
CLIENT



PDF DOCS
SIGNED AND
RETURNED



1 PAGE APP
(NO APP FEE)



TERMS
PRESENTED
TO CLIENT



MINIMAL CLIENT
DOCUMENTATION

Straight Talk About Rates

Prime Rate = X

Rates Vary By Product, And
Therefore Commissions
The Better the Deal, the
Less You Get Paid

Opportunity Cost and The
Race To The Bottom



FUNDED
\$100,000

REPAY
\$X

**Do the Total Benefits
Outweigh The Total Cost?
Is The Product The Best
Fit For The Client?**

APPLICATION AND ORINATION FEES

NO APPLICATION FEE!

MAY HAVE ORINATION FEES?

IF SO, CHARGED BY FUNDER AND
DEDUCTED FROM DEPOSIT AT TIME OF
FUNDING

Hawthorne & Wells Agreement



No application fee is charged by Hawthorne & Wells Financial. Some funding providers may deduct origination fees at the time of deposit. Terms vary.

WHY DO OUR FUNDS MAKE SENSE?

1. WE SERVE "BANKABLE" AND "UNBANKABLE" CLIENTS
2. ETHICS IN CORPORATE FINANCE IS CRITICAL
3. TIME SENSITIVE OPPORTUNITIES EXIST BC $\text{TIME} = \$$ & $\$ = \text{TIME}$
4. NO CASH FLOW KILLS BUSINESS
5. YOU GAIN TRUST AND KEEP CLIENTS VIA UNDERWRITING FEEDBACK



Why is Integrity Key In A Career in Corporate Finance? How Does this Relate to Client Outcomes?

HOW INDEPENDENT AFFILIATES SOURCE REFERRALS

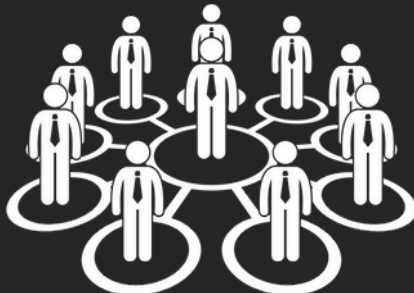


Hawthorne & Wells

Build Trust. Share Value. Create Solutions.

REFER CLIENTS TO HAVE CONVERSATIONS

1. INFORM BUSINESS OWNERS YOU KNOW
2. CANVAS AS A CUSTOMER WHEN SPENDING \$
3. NETWORKING AND CANVASSING AN AREA
4. SOCIAL NETWORKS (LINKEDIN, TWITTER, FB, ETC.)
5. ADVERTISING
6. PROSPECTING, PROSPECTING, **PROSPECTING**



All outreach activities are 100% optional and self-directed. Hawthorne & Wells Financial does not assign outreach tasks, enforce quotas, or supervise affiliate communication efforts.

CLIENTS HAVING
ISSUES
REQUIRING
SOLUTIONS AND
EXPERTISE IN
CORPORATE
FINANCE EXIST
INDEPENDENTLY
FROM YOUR
EFFORTS

WHAT WE SAY

"Hi! I'm an independent affiliate with Hawthorne & Wells Financial. I work with a network of trusted funding providers who help small businesses access capital.

If you ever need fast working capital or know someone who does, I can connect you with someone who may be able to help — no obligation, no credit hit.

Funding offers are based more on business performance than credit score, and decisions are often made within a few business days."



SIMPLY GET THEM TO YOUR WEBSITE



Use of the affiliate portal or site is optional and self-managed. Hawthorne & Wells does not supervise or assign affiliate outreach methods.

COMPENSATION PLAN OVERVIEW



COMPENSATION OVERVIEW



RESULTS BASED COMPENSATION

FUNDED CLIENTS GENERATE INCOME

- NOT EFFORTS

NO GUARANTEE OF INCOME - YOU

MAY EARN ZERO

NO CAP ON COMMISSIONS



All compensation is based solely on results. Hawthorne & Wells Financial does not pay for time, activity, or outreach volume.

PAYMENTS



1. FROM FUNDER TO HAWTHORNE & WELLS TO YOU
2. FROM HAWTHORNE & WELLS TO YOU
3. FROM HAWTHORNE & WELLS TO YOU AND A SINGLE REFERRAL PARTNER



COMPENSATION PLAN

1. PERSONAL REFERRAL COMMISSIONS

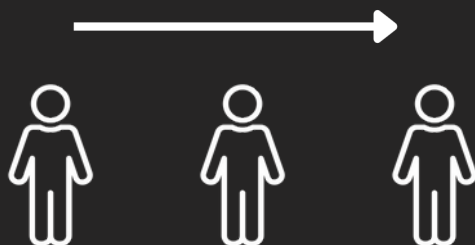
**UP TO 30%
COMMISSIONS**



Commission amounts are variable. There is no guarantee of income. Compensation is paid only on funded deals and varies by provider, file size, and structure.

COMPENSATION PLAN

WHY PYRAMID SCHEMES ARE BAD
ESPECIALLY IN FINANCE



**Money doesn't stretch! "Never
More than 2 degrees away from
The Company"**



TRAINING



**-SIMPLE SYSTEM, EASY TO
LEARN AND GET STARTED**

1-1 OPPORTUNITIES AVAILABLE

-FREE RESOURCES

- WEEKLY CALL

**-TRANSPARENT, ETHICAL,
MILITARY LEADERSHIP**



4 STEPS OF STARTING



These steps are optional suggestions for independent affiliates who want to get started quickly. Hawthorne & Wells Financial does not require or supervise any specific onboarding path.

1: JOIN NOW-FREE

VISIT: <http://www.hawthorne-and-wells.com/opportunity>

APPLY, HOPEFULLY GET
APPROVED & POSSIBLY
INTERVIEWED, RECEIVE AGENT
NUMBER AND ACCESS TO FULL
PORTAL



2: PERFORM TO MAXIMIZE PAY

**CONSISTENT PERFORMANCE
CAN LEAD TO HIGHER
COMMISSION TIERS**

**WE INCENTIVIZE
RESULTS**



3: EDUCATIONAL RESOURCES

- INDEPENDENT AFFILIATES MAY ACCESS UNDERWRITING GUIDES, GROWTH MINDSET RESOURCES, AND OPTIONAL 1-ON-1 MENTORSHIP
- SOME AFFILIATES CHOOSE TO PARTNER WITH EXPERIENCED PEERS TO BETTER UNDERSTAND THE FUNDING LANDSCAPE



4: THE LAUNCH

IF YOU CHOOSE TO PROMOTE YOUR AFFILIATE ROLE, YOU CAN START BY REACHING OUT TO BUSINESS OWNERS IN YOUR NETWORK THROUGH TEXT, EMAIL, PHONE, OR SOCIAL MEDIA

MANY AFFILIATES USE DROP CARDS, LOCAL OUTREACH, OR ONLINE POSTS TO GENERATE INTEREST

REFERRAL OPPORTUNITIES ARE SELF-SOURCED, THROUGH LEADS MAY OCCASIONALLY BECOME AVAILABLE THROUGH OPTIONAL OPT-IN PROGRAMS



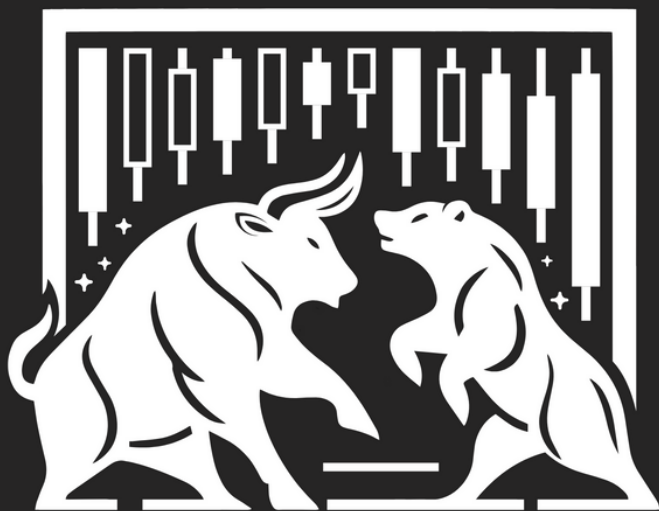
THE FOUR STEPS OF STARTING RIGHT

1. **JOIN**
2. **REFERRAL TO
MAXIMIZE PAY**
3. **EXPLORE OUR
EDUCATIONAL
RESOURCES**
4. **LAUNCH ON YOUR
TERMS**



Independent Affiliate Contractor Notice:

Hawthorne & Wells Financial does not employ representatives or direct contractor activities. All independent affiliate contractors operate as independent contractors, responsible for their own outreach methods, schedules, and strategies. This material is a voluntary reference tool, not a required training manual.



HAWTHORNE
& WELLS
FINANCIAL

THANK YOU!