

EXHIBIT “D”

1/19/22, 11:15 AM

Opportunity: CONSTRUCTION SERVICE X - Submitted 2021-03-12 (Cross River Bank) ~ Salesforce - Performance Edition



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Opportunity

CONSTRUCTION SERVICE X - Submitted 2021-03-12 (Cross River Bank)

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Pearl Capital changed Stage from Contract Sent to Contract Received.

[Comment](#) · [Like](#) · March 25, 2021 at 1:35 PM

Pearl Capital changed Stage from Offer(s) Sent to ISO to Contract Sent.

[Comment](#) · [Like](#) · March 25, 2021 at 12:34 PM

Dina Feldman changed Stage from Produce Offers to Offer(s) Sent to ISO.

[Comment](#) · [Like](#) · March 25, 2021 at 10:26 AM

Integration User changed Stage from Credit Pull to Produce Offers.

[Comment](#) · [Like](#) · March 13, 2021 at 2:00 AM

Integration User changed Stage from Start Underwriting to Credit Pull.

[Comment](#) · [Like](#) · March 13, 2021 at 2:00 AM

Integration User changed Opportunity Name from HM MANAGEMENT AND DEVELOPMENT - Submitted 2021-03-12 (Cross River Bank) to CONSTRUCTION SERVICE X - Submitted 2021-03-12 (Cross River Bank).

[Comment](#) · [Like](#) · March 12, 2021 at 10:42 PM

Integration User changed Opportunity Name from HM MANAGEMENT AND DEVELOPMENT - Submitted 2021-03-12 (Pearl) to HM MANAGEMENT AND DEVELOPMENT - Submitted 2021-03-12 (Cross River Bank).

[Comment](#) · [Like](#) · March 12, 2021 at 10:13 PM

Integration User changed Opportunity Owner from [Integration User](#) to [Ira Zlotowitz](#).

[Comment](#) · [Like](#) · March 12, 2021 at 10:13 PM

[Contact Roles](#) (1) | [Statements](#) (1) | [DocuSign Status](#) (0) | [Contract Suggestions](#) (1) | [Notes & Attachments](#) (0) | [Open Activities](#) (0) | [Activity History](#) (5+) | [Opportunity Field History](#) (5+) | [Opportunity History 2](#) (0) | [Stage History](#) (5+) | [Merchant Applications](#) (3) | [Opportunity Team](#) (0)

Opportunity Detail

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Opportunity Name	CONSTRUCTION SERVICE X - Submitted 2021-03-12 (Cross River Bank)		
DBA Name	CONSTRUCTION SERVICE X		
Account Name	HM Management and Development LLC	Opportunity Record Type	SBA [Change]
Preferred Phone	Account Phone	Stage	Contract Received
Preferred Email	eric.sheppard10@gmail.com	Sub-Stage	Auto-Pricing Offered
Funding Company	Cross River Bank		
		Auto-Scrub Eligible	☒
Start Mo. & Year	11/2011	Auto-Scrub Source	
Tax ID	45-4004219	Auto-Scrub Message	Skipping Bank Scrub
		Deal Score	
Product Type	SBA	Rush	☒

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Sky Bridge Partner	☐	Priority	Standard
Referral Source	Eastern Union Funding, LLC 2		
SBA Agent Name	Eastern Union Funding, LLC 2	Don't Fund	☐
		Don't Fund Reason	
		Don't Fund Notes	
Application Link	file:///S:/Accounts/HM/HM Management and Development LLC/Opportunities/Submitted 2021-03-12 (Cross River Bank)~4322		
---PREVIOUS OPP--- Application Link	file:///S:/Accounts/HM/HM Management and Development LLC/Opportunities/Submitted 2021-01-19 (Cross River Bank)~5832		

ISO & Rep

ISO	Cross River	Opportunity Owner	Ira Zlotowitz [Change]
ISO Contact	Jake Lerner CR	In House Rep	
ISO Contact Email	jake.lerner@pearlcash.com	In House Rep email	jake.lerner@pearlcash.com
ISO Comment			
ISO Comment Needs Review	☐		
Skip Credit Pull	☐		
Use Rep Offer	☐		

SBA Loan Info

Gross Monthly Payroll	\$59,436.67	Gross Monthly Implied Payroll	\$0.00
Average Monthly Payroll	\$59,436.66	Average Monthly Implied Payroll	(\$0.01)
Outstanding EIDL Amount	\$0.00		
Total Loan Request Amount	\$148,591.65	Total Loan Implied Amount	(\$0.02)
Sched C Filer Preference			
Prior PPP Loan	☐	Submission Date/Time	3/12/2021 10:12 PM
Prior CRB Loan	☐	NAICS Code	236220
Prior PPP Loan Number		SBA Task Assignment	Enxhi Agushi
Prior PPP Loan Amount			
Attestation	BKR:N,DLQ:N,ADA:N,CHG:N,FEL:N,USA:Y,ADB:N,FRA:N,DCL:;		
Purpose of the loan	Payroll; Utilities; Covered Worker Protection Expenditures		
Purpose of the loan notes			
Loan Revision Notes	Insufficient Tax Documentation to make a decision Gross adjusted from 59436.67 -> 0.0 from Net Monthly Payroll adjusted from 59436.66 -> -0.01 based on above line items LOAN AMOUNT NOT UPDATED Sent to manual as implied amount is less than 20% of requested amount 940 form missing		

SBA System Info

Service is currently busy. Please reload the page to try again.

SBA COS/Etran

ETran Status	SbaApproved	SBA Loan Id	7899588609
ETran Status Reason		SBA Loan Date	3/24/2021
Resend to ETran	☐	SBA Approved Amount	\$148,591.00
Resend to ETran Reason		SBA Loan Payment	\$2,540.91

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SBA Arix

Arix Status	ReadyToSell	Signed Contract Rcvd.	3/25/2021 1:35 PM
Arix Note Date	3/24/2021	Sent to Arix	☒
Resend to Arix	☐	Docs Uploaded	☒
Resend to Arix Reason			

ISO Offer

PC Version	PC 2.0	PC2 Max Factor	
Matrix Type	ap_std	Commission	
PC2 Max Term	480		
UW Term Adjustment			
UW Capped Funded Amount	\$1,999,999.00		
Max Funded Amount	\$0.00	Key Hash	
Max Daily Payment	\$50,000.00		
Factor Max		Term Range Short	
Factor Min		Term Range Long	
Loss Point Upsell		Min Comm Short	
Check Offer Max	☐	Min Comm Long	

UW Analysis

Projected Monthly Deposit Volume	\$999,999.00	Pre-Money Withhold Estimate (Monthly)	\$0.00
Daily Pmt Other Funder 1	\$0.00	Pre-Money Withhold %	0.00%
Daily Pmt Other Funder 2	\$0.00		
Daily Pmt Addtl Funders	\$0.00		
Target Post-Money Withhold %	0.30%	Post-Money Monthly Withhold	\$3,000.00
UW Analysis Notes	3.22 - Enxhi Agushi- Loan amount reflects tax form 940	House Monthly Withhold	\$3,000.00
		Target Daily Payment	\$136.36
Research Industry			
Research Industry Notes			

Underwriting > Bank Statements

Account Ending In		Avg Monthly Deposits	
Avg Deposit Volume		SIC Description	
Seasonal Mo. Volume		NAICS Description	
Most Recent Month	1	MTD Notes	
# of OLs for Most Recent Month	0	MTD Adv. Notes	
Statement Month 1	01 - January	Mo.1 OL 1 Advance	
Mo.1 Deposit Volume	\$0	Mo.1 OL 1 Daily Payback	
Mo.1 No. Deposits		Mo.1 OL 2 Advance	
Mo.1 Avg Daily Balance		Mo.1 OL 2 Daily Payback	
Mo.1 Days Negative		Mo.1 No. Addtl Lenders	
Mo.1 No. Days With Returned Items		Mo.1 AL Payback Amt.	
Mo.1 No. Returned Items			
Mo.1 Issues			
Mo.1 Notes			
Mo.1 Adv. Notes			
Mo.1 Suspected OL Notes		Mo.2 OL 1 Advance	
		Mo.2 OL 1 Daily Payback	
Statement Month 2	02 - February	Mo.2 OL 2 Advance	
Mo.2 Deposit Volume	\$0	Mo.2 OL 2 Daily Payback	
Mo.2 No. Deposits		Mo.2 No. Addtl Lenders	
Mo.2 Avg Daily Balance		Mo.2 AL Payback Amt.	
Mo.2 Days Negative			
Mo.2 No. Days With Returned Items			
Mo.2 No. Returned Items			

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Mo.2 Issues		Mo.3 OL 1 Advance
Mo.2 Notes		Mo.3 OL 1 Daily Payback
Mo.2 Adv. Notes		Mo.3 OL 2 Advance
Mo.2 Suspected OL Notes		Mo.3 OL 2 Daily Payback
Statement Month 3	03 - March	Mo.3 No. Addtl Lenders
Mo.3 Deposit Volume	\$0	Mo.3 AL Payback Amt.
Mo.3 No. Deposits		
Mo.3 Avg Daily Balance		
Mo.3 Days Negative		
Mo.3 No. Days With Returned Items		
Mo.3 No. Returned Items		
Mo.3 Issues		
Mo.3 Notes		
Mo.3 Adv. Notes		
Mo.3 Suspected OL Notes		
Auto-Scrub Notes		

Underwriting > Secondary Statements

2nd Stmt. Acct Ending In	
2nd Statement Notes	
2nd Stmt Mo.1 Adv. Notes	2nd Stmt Mo.1 Dep Volume
2nd Stmt Mo.2 Adv. Notes	2nd Stmt Mo.2 Dep Volume
2nd Stmt Mo.3 Adv. Notes	2nd Stmt Mo.3 Dep Volume

Underwriting > Scrubbing

Underwriter	Pearl Capital Underwriting	Scrubber	<u>Auto Scrub User</u>
Underwriter Email	jordankatz@pearlcash.com	Scrubbing Complete	3/13/2021
Funding Underwriter			
Funding Underwriter Email		Suspected Fraud	☐
Request Documents		Suspected Fraud Notes	
Doc. Review Notes		Re-scrub Request	
		Re-scrub Notes	
Auto-Pricing Eligible	☒		
Auto-Pricing Support	Supported scrub		
Auto-Pricing Message Internal	940 Insufficient Tax Documents Loan Amount		
Auto-Pricing Manual Review			
Auto-Pricing Notes			

Underwriting > LaserCredit Pull

Credit Score	0	Bankruptcy	☐
Public Records			
Trade Accounts			

Underwriting > LaserCredit Pull (Second Owner)

Credit Score	0	Bankruptcy	☐
Public Records			
Trade Accounts			

Documents

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FILE EXPLORER

0064X00001pWLYdQAO

0064X00001pWLYdQAO



0064X00001pWLYdQAO

0 Items · Sorted by Created Date

Search

Approval with Terms > Single Offer

SF. Offer Amount	\$148,592	SF. Payback	\$150,078
SF. No. Days to Repay	480	SF. Fixed Payment Amount	\$313
SF. Factor Rate	1.010000	SF. One Time ACH Fee	\$4,458
SF. Hold Back %	1%	SF. Days Until Renewal	408
Repay % for Renewal	85%	Offer Changed?	☐

Approval with Terms > Closing Documents & Notes

Deal Type	ACH	Approved for ISO	3/25/2021
Payment Days of Week	Monday; Tuesday; Wednesday; Thursday; Friday	Underwriter Score	F25
		Syndication Percentage	
		Syndication Required	☐

Stips Required	Bank Activity; Driver's License; Void Check
Approval Stips Required	
Approval Notes	
Proof of Ownership Required	☐
Revenue Verification Required	☐

Contract Received > Contract Review

PSF Withheld		Contract Signed On	
Bank Fees	\$4,458		
Contract Amount			
Unable to determine Start Mo/Yr	☐		

Contract Received > Bank Account & Routing

Account Number (DDA)	1000261807571	Routing Number (ABA)	061000104
Confirm Account (DDA)	1000261807571	Confirm Routing (ABA)	061000104
Bank Name			

Public Records Search

Lexis Pre-Screen Notes	[HM Management and Development LLC: Judgments 0; Bankruptcies 0; Tax Liens 1; Lawsuits 0] [Eric Sheppard: Judgments 5; Bankruptcies 0; Tax Liens 2; Criminal 9 (9); Prison 0]
SentiLink Score	
Lexis Pulled?	☒

Funding > Instruction & Confirmation

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Contracted Payment	Send as Wire ☐
Additional Owners	
PSF Notes	
Special Instructions	
Final File Review ☐	
Tax Filing Verified	

Funding > Call

To Funding Call Queue
Funding Phone

Funding Confirmation, Repayment & Default Status

Funded On	Reason for Decline
Funding Amount	Decline Notes
Deal Lost Reason	

System Information

Opportunity Id	0064X00001pWLYdQAO	Probability (%)	80%
Submitter		Close Date	3/13/2021
Created By	Integration User, 3/12/2021 10:13 PM	Close Date Time	
Last Modified By	Alex Remoundos, 9/2/2021 5:07 PM	Deal Category	New Deal
		Send Decline Email	☐
Created Date (Custom)	3/12/2021 10:13 PM	Submission to StartUnderwriting (Hours)	0.00
Credit Pull Date/Time		StartUnderwriting to Credit Pull (Hours)	0.00
Produce Offers Date/Time	3/13/2021 2:00 AM	Credit Pull to Produce Offers (Hours)	
Approved for ISO (Date/Time)	3/25/2021 10:26 AM	Produce Offers to Offer Sent (Hours)	73.45
		Current ISO Owner ID	
		Is WL DBA	☒
		Is WL Platform	☐
Deal Score Decision	☐		
Auto-Pricing Decision	☐		
AutoCreateContract	☐		
DL Used in AutoScrub	☐		
OC Eligibility	☐		
OC Eligibility Formula	☐		
Declined on			
Update Contact Roles	☐		

[Edit](#) [Current Status](#) [Get Files](#)
Contact Roles[New](#)[Contact Roles I](#)

Action	Contact Name	Role	Title	Primary	Phone	Email	Account Name
Edit Del	Eric Sheppard	Business Owner		☒		eshmmanagementndev@gmail.com	HM UP DEVELOPMENT ALAFAYA TRAILS L

Statements[Statements I](#)

Action	Statement Name	Period Type	Deposit Volume	No. Deposits	Avg Daily Balance	Days Negative	Start Date	End Date	Statement Month Order	Staterne
	SBA Opportunity Details									Partial

DocuSign Status[New DocuSign Status](#)[DocuSign Status I](#)

No records to display

Contract Suggestions[Contract Suggestions I](#)

Action	Contract Suggestions Name	Status	Created By	Envelope Link
Edit	CS-143291	Completed	Dina Feldman, 3/25/2021 10:26 AM	A49BF90E-BC6B-4893-B870-0F19127F54A6, https://na2.docusign.net/Member/MemberLogin.aspx?e=a49bf90e-bc6b-4893-b870-0f19127f54a6

Notes & Attachments[New Note](#) [Attach File](#)[Notes & Attachments I](#)

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No records to display

Open Activities

New Task

Open Activities |

No records to display

Activity History

Log a Call Mail Merge View All

Activity History |

Action	Subject	Type	Status	Assigned To	CreatedDateTime	Resolution
Edit Del	Submit to Arix		Completed	SBA User	3/25/2021 1:36 PM	arixId='04c1fac1-ebfe-4a27-92da-acf60172e087' arixStatus='Submitted for funding'
Edit Del	Email: Merchant Notification - SBA Approval Email Sent		Completed	Ira Zlotowitz	3/25/2021 10:26 AM	
Edit Del	Submit to ETran		Completed	SBA User	3/22/2021 4:42 PM	cosId='e760ae0e-55c9-4918-b594-acf4002525e2' cosStatus='Submitted' etranStatus='Pending Validation'
Edit Del	SBA Service Type: Clear & Push task		Completed	Enxhi Agushi	3/22/2021 4:42 PM	
Edit Del	Tax processing failed		Completed	Enxhi Agushi	3/13/2021 1:44 AM	

[Show more »](#) | [Go to list »](#)

Opportunity Field History

Opportunity Field History |

Date	User	Action
3/29/2021 7:05 AM	TierBroker User	Changed Arrix Status from Funded to ReadyToSell .
3/26/2021 11:40 PM	TierBroker User	Changed Arrix Status from InFunding to Funded .
3/25/2021 11:45 PM	TierBroker User	Changed Arrix Status from Submitted for funding to InFunding .
3/25/2021 6:30 PM	TierBroker User	Changed Arrix Status to Submitted for funding .
		Changed Sent to Arrix from false to true .

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Opportunity History 2

Opportunity History 2 |

No records to display

Stage History

Stage History |

Stage	Amount	Probability (%)	Expected Revenue	Close Date	Last Modified
Contract Received	\$0.00	80%	\$0.00	3/13/2021	Pearl Capital , 3/25/2021 1:35 PM
Contract Sent	\$0.00	75%	\$0.00	3/13/2021	Pearl Capital , 3/25/2021 12:33 PM
Offer(s) Sent to ISO	\$0.00	50%	\$0.00	3/13/2021	Dina Feldman , 3/25/2021 10:26 AM
Produce Offers	\$0.00	40%	\$0.00	3/13/2021	Integration User , 3/13/2021 2:00 AM
Credit Pull	\$0.00	25%	\$0.00	3/13/2021	Integration User , 3/13/2021 2:00 AM

[Show more »](#)

Merchant Applications

Merchant Applications |

Action	Merchant Application Name
	HM MANAGEMENT AND DEVELOPMENT - 2021-03-12 [Opportunity]
	HM MANAGEMENT AND DEVELOPMENT - 2021-03-12 [Opportunity]
	CONSTRUCTION SERVICE X - 2021-03-12 [Opportunity]

Opportunity Team

Opportunity Team |

No records to display

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