



NOTE: If our lender issues Loan Terms, we unlike other "quasi lenders" intend to fund your loan upon exact terms approved. We issue Terms and Loan Documents with the intent to fund your loan. There are no upfront fees charged, ever! Any fees charged are paid out of loan proceeds, never before the loan closes. There are no breakup fees or other hidden charges, as other "quasi lenders" charge if the loan does not fund for any reason. You can easily and securely proceed through our quick loan process to loan funding, feeling protected during the entire loan process. No step in the Loan Process can be skipped or advanced until the prior step in the loan process is completed, per lender funding policies.

PROCEDURE:

Preliminary Review – Submit listing of the Stock, Quantity and Exchange to verify.

STEP 1 (Day 1) – Exploratory Live Voice/Video Call with Borrower

Loan Submission to Lender Credit Committee

STEP 2 (Day 2-3) – Waiting for Terms Approval

If approved, loan terms issued to fund your loan.

STEP 3 (Day 3-4) – Terms review and Acceptance by Borrower

If accepted, Loan Documents are drafted.

STEP 4 (Day 4-5) – Loan Documents Review and Acceptance by Borrower

Custodian Account and Control Agreement

STEP 5 (Day 6-7) - Custodian Account opened in the name of the Borrower and Control Agreement executed and filed with Custodian. Ownership of shares remains titled in name of Borrower during the entire loan.

STEP 6 (Day 8-10) - Non-title Transfer of collateral from Borrower's previous account to Borrower's New Account (Title Never changes during the entire loan process and the account is set-up in Borrower's name). The Custodian Account shows the total of shares deposited for Compliance as well as Statements.

Tranche Closing Statement Issued

STEP 7 (Day 9-11) – Borrower Approves Closing Statement loan proceeds and fees.

Upon Acceptance, Lender sends Loan Proceeds by bank wire to Borrower.

STEP 8 - Additional Funding of Tranches as Required

STEP 9 (Day 10 – 14) – Loan Is Completed



Important:

At any time during the funding process if Lender breaches the Loan Agreement the borrower has rights under the Control Agreement to ask for the shares to be delivered back from their Custodian Account to their Previous Account without any penalty from Lender. Any time before the loan is completed the borrower may stop the loan process without any fees, penalty fees or other charges by Lender. We have a transparent loan process, and you must be comfortable and happy during the entire loan process, even up to the day before we wire your funds from the closing statement.

If for any reason Lender does not fund the borrower, per the Loan Agreement, the Control Agreement and the Custodian would protect the borrower from any loss of Borrower's shares. At the request of the borrower, the Custodian holding the shares in Borrower's name would be required to return the shares back to the Previous Account they were sent from. Realize, this is a reliable, proven safe over a decade of loans, secure, and systematic exact loan process to guarantee you are funded and satisfied. Lender is the only lender in this industry that places these safety measures and timelines in place for the borrower to indemnify you are funded exactly per the loan documents. Note that Times are estimated above and can be faster or slower depending on the speed of the borrower at each step to advance to the next step.