

This disclosure is provided in accordance with California law to help you understand the cost of your small business financing.

<p><i>The calculations below are based upon a hypothetical lump sum draw of \$[---], with no additional draws, repaid as your customers repay the accounts that secure this loan. We anticipate we will receive an average of \$[---] per day in repayments from your customers' accounts. Actual costs may differ substantially.</i></p>		
Amount of Funds Provided	\$[---]	This is your advance amount of \$[---].
Estimated Annual Percentage Rate (APR)	[---]%	<p>This is the estimated cost of your financing – including fees and other charges – expressed as a yearly rate. APR incorporates the amount and timing of the funding you receive, fees you pay, and the payments we collect.</p> <p>While APR can be used for comparison purposes, it is not an interest rate. Your initial interest rate will be [---]. Your APR may be higher than your interest rate because APR incorporates interest costs and other finance charges. Although your interest rate will adjust over time based upon the [---], for the purposes of this APR estimate, we have assumed your APR will be fixed for the length of the transaction.</p>
Estimated Finance Charge	\$[---]	<p>This is the total amount of fees we estimate you will pay.</p> <p align="center"> $\begin{aligned} & \\$[---] \text{ interest} \\ & + \\$[---] \text{ monthly fees} \\ & = \\$[---] \end{aligned}$ </p>
Estimated Monthly Cost	\$[---] /month	This is how much we anticipate collecting each month in repayments from your customers' accounts.
Estimated Payment Amount/Frequency	\$[---]/day	This is how much we anticipate we will collect each day in repayments from your customers' accounts.
Estimated Term	[---] months	Although your contract does not have a set term, this is our estimate of how long it will take to collect amounts due to us under the contract based upon the assumption that we will receive \$[---] per day in repayments from your customers' accounts..
Prepayment	If you pay off the financing faster than required, will you pay finance charges other than interest since your last payment? [---] .	
	Does paying off the financing faster than required result in any additional fees or charges not already included in the Finance Charge? [---] .	

By signing, you are confirming that you have received this form.

Applicant Signature

Date

[ASSET-BASED LENDING DISCLOSURE]