

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

Amount of Funds Provided	\$[---]	This is your loan amount of \$[---] minus the \$[---] origination fee.
Annual Percentage Rate (APR)	[---]%	<p>This is the cost of your financing – including interest and other fees – expressed as a yearly rate. APR incorporates the amount and timing of the funding you receive, fees you pay, and the periodic payments you make.</p> <p>APR may be used to compare products with different interest rates and finance charges. Your APR is not an interest rate. Your interest rate is [---]%. Your APR may be higher than your interest rate because APR incorporates interest costs and other finance charges.</p>
Finance Charge	\$[---]	<p>This is the total amount you will pay in interest or other fees.</p> <p align="center"> $\begin{aligned} & \\$[---] \text{ in interest} \\ & + \\$[---] \text{ origination fee} \\ & = \\$[---] \end{aligned}$ </p>
Payment Amount/Frequency	\$[---]/month	This is how much you will pay each month. Your monthly payments are due on the [---] of every month.
Term	[---]	This is how long you will make payments under the contract.
Prepayment	If you pay off the financing before the end of the Term, will you be required to pay finance charges other than interest since your last payment? [---] . The total finance charge other than interest could be as high as \$[---] .	
	Does paying off the financing before the end of the term 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

[CLOSED-END TRANSACTION]