

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

<i>The calculations below are based upon a hypothetical invoice of \$[---] assigned to [---] with a due date [---] days from the date of assignment. Actual costs may differ substantially.</i>		
Amount of Funds Provided	\$[---]	This is what we will pay you when you assign the \$[---] invoice to [---]. If the invoice is paid in full and on time, we will remit an additional [---] reserve payment to you (\$[---] invoice payment - \$[---] amount already advanced - \$[---] ([---]%) factoring fee).
Estimated Annual Percentage Rate (APR)	[---]%	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 we charge, and payments made to [---]. This estimate assumes that you will assign the invoice to [---] today, and your customer will pay the invoice in full on the due date. While APR can be used for comparison purposes, it is not an interest rate and the amount of the finance charge is not based upon an interest rate.
Finance Charge	\$[---]	This is the total amount in fees that [---] will deduct once your customer pays the invoice, before we remit the \$[---] reserve payment to you: \$[---] factoring fee
Estimated Payment Amount/Frequency	NA	You are selling an invoice to [---], so you will not be required to make any payments to [---] unless your customer fails to pay the invoice in full and on time, and you have breached the terms of your agreement.
Estimated Term	[---]	You are permitted to assign us invoices that are due a maximum of [---] days from the invoice date, so we have estimated a term of [---] month[s]. The invoice may be paid sooner than the due date.
Prepayment	You are not permitted to pay the amount due on the invoice before your customer's due date. The \$[---] factoring fee will not decrease if your customer pays the invoice before the due date.	

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

Applicant Signature

Date

[GENERAL FACTORING DISCLOSURE]