

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

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| <p><i>The calculations below are based on an initial draw of an amount equal to your full Approved Credit Limit of \$[---] and assume that you will pay off the draw entirely according to the agreed payment schedule, that you miss no payments, and that you do not re-draw on this line. Actual costs may differ substantially.</i></p> | | |
| Amount of Funds Provided | \$[---] | This is the maximum amount you can draw on your credit line. |
| 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"> $\begin{array}{r} \\$[---] \text{ interest} \\ +\\$[---] \text{ origination fee} \\ = \\$[---] \end{array}$ </p> |
| Payment Amount/Frequency | \$[---]/month | This is how much you will pay each month. Your monthly payments are due on the 1 st of every month. |
| Term | [---] years | This is how long it would take to pay off your advance if you make the minimum payments required under your 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? [---]. | |
| | 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

[OPEN-END CREDIT PLAN DISCLOSURE]