

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 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>		
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 style="text-align: center;"> \$[---] interest + \$[---] origination fee = \$[---] </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]