

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)	[---]%	<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 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.</p> <p>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.</p>
Finance Charge	\$[---]	<p>This is the total amount in fees that [---] will deduct once your customer pays the invoice, before we remit the \$[---] reserve payment to you:</p> <p>\$[---] factoring fee</p>
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