

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 advance amount of \$[---] minus a \$[---] origination fee that will be withheld.
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 you pay, and the periodic payments you make. This calculation assumes your estimated monthly income through your [---] account will be \$[---] on average. While APR can be used for comparison purposes, it is not an interest rate. The amount of the finance charge you will pay is not based upon an interest rate.
Estimated Finance Charge	\$[---]	This is the total amount of fees you will pay. $\begin{array}{l} \$[---] \text{ advance fee} \\ +\$[---] \text{ origination fee} \\ = \$[---] \end{array}$ Your finance charge will not increase if you take longer to pay off what you owe.
Estimated Monthly Cost	\$[---] /month	This is how much you will pay each month, based the upon an estimated monthly income through your [---] account of \$[---]. $\$[---] \text{ estimated monthly income} \times [---]\% = \$[---] \text{ monthly}$
Estimated Payment Amount/Frequency	\$[---]/day	This is how much you will pay each day, based the upon an estimated monthly income through your [---] account of \$[---] and a contracted percentage deduction of daily receipts of [---]%. $\$[---] \text{ estimated monthly income} \div [---] \text{ days} \times [---]\% = \$[---] \text{ daily}$
Estimated Term	[---]	Although your contract does not have a set term, this is our estimate of how long it will take to collect amounts due to us under the contract based upon the assumption that you will receive \$[---] in monthly income through your [---] account.
Prepayment	If you pay off the financing faster than required, will you pay finance charges other than interest since your last payment? <u>[---]</u> . The total finance charge other than interest could be as high as \$[---] .	
	Does paying off the financing faster than required result in any additional fees or charges not already included in the Finance Charge? <u>[---]</u> .	

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

Applicant Signature

Date