



4X Loan Process Diagram

STEP 1:
Agreements, LRS (loan request summary), LOI
1 - 5 days



STEP 2:
Loan Application Package & Risk Assessment
15 - 20 days



STEP 3:
Term Sheet
3 - 7 days



STEP 4:
Deposit Agreement
Funds Positioned & Closing Costs
5 - 10 days



STEP 1: LRS | LOI (optional) | Engagement Fee

Agreements are executed. If borrower seeks LOI a Loan Request Summary is reviewed & LOI offered. If Borrower decides to proceed with formal loan application, we invoice our engagement fee (\$5K USD) and work to complete a loan intake package.

STEP 2: Loan Application Package & Risk Analysis

Lender receives package and intake call is scheduled to review the program requirements with all the stakeholders. Once agreed, the loan is submitted for risk assessment and a term sheet is issued describing the multiples being offered and the primary terms of the loan. At this stage the project has been approved for funding, as long as the process is followed and the loan passes compliance, the loan will be funded.

STEP 3: Term Sheet

Loan terms are agreed to and term sheet is executed.

STEP 4: Deposit Agreement | Funds Positioned | Closing Costs

Compliance team reviews process, steps & timing with client and Settlement Agent handles all deposit/bonding arrangements. Deposit Agreement is executed and Borrower positions their deposit (cash or crypto) and confirms they are ready to proceed, formally requesting the final loan contract be developed. The \$25K non-refundable service deposit against closing costs is wired.



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STEP 5:
Compliance & Contracts
Approximately 60 Days



STEP 6:
Close & Funding
**Typical Process is
90 - 120 days**



STEP 5: Compliance Period & Contracts

With the initial deposit positioned, the loan is submitted to Compliance and all parties/monies in the transaction are vetted in accordance with AML protocols et al. With receipt of the services deposit, the law firm confirms development of the final loan agreements which is to be executed during the compliance period, typically a 60 day process.

*Should the loan fail to pass compliance, the loan is dissolved and the deposit is released.

STEP 6: Close & Funding

The loan clears compliance, the credit facility is opened and the 1st draw is released per the loan agreement and in accordance with the approved draw schedule. Subsequent draws occur monthly for 12 months until the loan is fully pushed out. The deposit funds are remain positioned until the loan is repaid or otherwise settled. Fees are collected.

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