



The Global 4X Loan Program

STEP 1:
Loan Request Summary
(LRS), Agreements, 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 | Engagement Fee

Borrower submits LRS for review, if accepted a LOI is issued. Borrower decides to move forward with formal application, engagement fee (\$5,000 USD) is invoiced, the intake package is provided.

STEP 2: Loan Application Package & Risk Analysis

Lender receives loan application intake package with POF and an intake call is scheduled to review the program requirements with all stakeholders. Once agreed, the loan is submitted for risk assessment and a term sheet is issued describing 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. If the borrower requests reasonable changes, negotiation of some elements within the terms are possible, and amendments are made prior to signing.

STEP 4: Deposit Agreement | Funds Positioned | Closing Costs

Compliance Team reviews process, steps and timing; borrower confirms they are ready to proceed and escrows estimated closing costs (\$25K) with the law firm preparing the final loan contracts. Upon executing the Deposit Agreement the lender escrows the loan funds with their insurer and the borrower immediately arranges to position their deposit funds in their own account with the prearranged US Investment Bank.



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STEP 5:
Compliance & Contracts
60 Days



STEP 6:
Close & Funding
Total 90 - 100 days



STEP 5: Compliance Period & Contracts

With all funds positioned, the loan package is submitted to Compliance and all parties/monies in the transaction are vetted and approved in accordance with AML protocols et al. The final loan contract is drafted and executed during the compliance period, typically a 60 day process.

*Should the loan application 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 the next day per the loan agreement and in accordance with the draw schedule. Legal closing costs are settled, the lending fee and finder's fee are paid out of the first draw. Subsequent draws occur a month and a day from the first draw until the loan is fully pushed out. The deposit funds are only required for the term (12 months) of the Deposit Agreement, which is a year from when they were first positioned.

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