



FUNDING PROGRAMS COMPARISON CHART

Comparing the 4X Loan Program with the SBLC Transaction Funding Program, both are available globally.

OVERVIEW & REQUIREMENTS	4X LOAN Program	SBLC Transaction Funding Program
Minimum Loan Amount	\$5,000,000 USD	\$25,000,000 USD
Percent of Funding Offered	80% or 100%	100%
Initial Deposit Funds Required	20% or 25%	None
First step to qualify	Must have a valid POF for the minimum deposit of \$1M USD (20%) already raised.	Must have a 3rd Party, willing to purchase SBLC or hold it as security and issue a Credit Line against it - provide an offer
Application to Term Sheet	Approximately 3 weeks	Approximately 3 weeks
Time to Close	90 to 120 days	45 to 60 days
Central Bank Compliance Review	Yes, a 60 day process	Not Applicable
Equity position required by Lender	No, not applicable	Yes, a minor equity ownership position
Draw Schedule Required	Yes, minimum 10 monthly draws	Loan released based on Use of Funds
Conditional LOI is Possible	Yes (subject to risk assessment)	Yes, subject to risk assessment and successful monetization of SBLC.
Role of Our Private Lending Group	Lender	SBLC provider and Lender to the project
Lending Group's Costs & Fees	3% + Closing Costs + Custodian Fee	3% + Closing Costs + Custodian Fee
weLLcome capital Fees	3% at Closing + \$5,000 at Application	3% at Closing + \$5,000 at Application