

FIRST FRONTIER

MICRO-LOAN PROGRAM

Loan Fund Parameters:

Loan Amounts: \$5,000 to \$20,000

Job Requirement: 1 job created or retained per loan

Match: None

Eligible Uses: Real Estate / Renovations
Equipment
Working Capital

| | | |
|------------------------|-------|---------|
| Interest Rates: | 4.50% | 750+ |
| | 5.50% | 661-749 |
| | 6.50% | 600-660 |

| | | |
|---------------|-----------------|-----------|
| Terms: | Working Capital | 0-3 Years |
| | Equipment | 0-5 Years |
| | Real Estate | 0-7 Years |

Collateral Req: Personal Guarantee
Highest lien position/mortgage available

Fees: \$100 Application Fee (to ABCD)
\$100 Doc Prep Fee (to ABCD)
Any applicable Filing/Recording Fees (to Yeager & Seelye Attorneys at Law)

Disbursement: ABCD Corp can pay vendors directly via a two-party check for Equip, RE, Renovations.
Quotes/Purchase Orders or other cost documentation for W/C.

Borrower may have multiple draws. The entire loan amount must be drawn within 30 days of the first requisition.

Commitment will expire if the loan has not closed within 90 days of approval.