

## WL USA Funding Program Offer Criteria

You'll find our programs unique in a sense that you can utilize are products to get more money, consolidate stacked advances and even use our loans to unlock untapped equity in real estate. We take 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, and even 4<sup>th</sup> positions in Real Estate deals, both residential and commercial .

- Alternative Lender
- Revenue and Collateral Coverage Based Loans etc.
- Weekly and Bi-Weekly payments
- 2 or even 3 times of funded loan amounts compared to MCA's.
- Real Estate up to 75% CLTV 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup> positions.

Our current offering includes standard collateralized loans up to and in excess of \$2 million, with payback terms of up to 24 months and interest only loans secured by real estate collateral with 1 to 3 year terms (BLOC). The loan offerings are summarized in the table below:

Type of Loan	Max Amount	Max Term	Collateral	Payment Options
Base	\$2mm+	24 months	Various types accepted	Daily, Weekly
BLOC	\$2mm+	36 months	Real Estate	Daily interest only

**Our collateralized loans offer advantages over unsecured loans for certain borrowers, often either providing funding where others cannot or offering much larger funding amounts with longer terms.**

We work with restricted industries, purchasers of businesses, business owners with poor personal credit, businesses with few monthly deposits, and is tolerant of NSF's. Our unique interest only product that can provide up to three times as large a loan amount versus an amortizing loan. We also offers the longest terms for 2<sup>nd</sup> and 3<sup>rd</sup> positions available in the industry.