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PROSPER SYSTEMS' and ASSOCIATES' CURRENT LENDING PREFERENCES

Current Preferences for the Lending organizations to which we consult:

- Locality: US, Canada, Americas
- Industries: High-Tech, Clean-Tech, Bio-Tech, Patented IT, Entertainment, Oil and Gas, Real Estate, Mining
- Amount: us\$500K - \$100mm+
- Types of Loans (Note, Line of Credit, SBLC, BG, Convertible Note,...): all
- Collateral Preferred (Signature, Cash Flow, Real Estate, Equipment, Equity,...): all
- Source (Individual, Private, Family Office, Bank, SBA-Qualified, ...): all
- Loan basis (LTV, LTC, ...): LTV and LTC
- Loan Basis (% - range): 60%-80%
- Interest (% ,per year - range): 6-15%
- Term: 1-30 years
- Initiation/Consulting Fees (% of loan paid - range - in advance or with draws): 0-3%, some payable as drawn
- Total Loan Fees (% of loan - range): 1-5%
- Stage of Development (Concept, Pre-Production, Production, Growing, Mature): production through mature
- Advice Availability from the Lender (Low, Medium, High): low
- Required Documentation (Brief,* Exec Summary, Pitch Deck, Business Plan, Financials - type, age, #, Projections -type, Appraisal - age, ...): Brief, P&L, recent month Financials and less than 3-month Appraisal on collateral
- Application Procedures (Intake Form, Phone Meeting, Video Meeting, Face-To-Face Meeting, ...): Intake form and documentation, then phone meeting or if close, face-to-face meeting, then additional meetings

VERY IMPORTANT

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