

## SALES-BASED FINANCING DISCLOSURE FORM

For more details on how this form is used and the VA legislation, visit [forwardfinancing.com/VAlegislation](https://forwardfinancing.com/VAlegislation).

Covers Forward Financing's processing fee. For a renewal, also includes the funds used to satisfy a prior transaction entered into with Forward Financing.

Represents the processing fee plus the cost of funding. For a renewal, also includes the funds used to satisfy a prior transaction entered into with Forward Financing.

<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;"><b>Total Amount of the Sales-Based Financing</b></td> <td style="width: 30%;">\$30,000.00</td> </tr> <tr> <td><b>Fees Deducted or Withheld at Disbursement</b></td> <td>\$ 895.00</td> </tr> <tr> <td><b>Disbursement Amount</b> <small>[Total Amount of the Sales-Based Financing minus (-) Fees Deducted or Withheld at Disbursement]</small></td> <td>\$29,105.00</td> </tr> <tr> <td><b>Finance Charge</b></td> <td>\$16,465.00</td> </tr> <tr> <td><b>Total Repayment Amount</b> <small>[Disbursement Amount plus (+) Finance Charge]</small></td> <td>\$45,570.00</td> </tr> <tr> <td><b>Estimated Number of Payments</b> <small>[Number of payments expected, based on the projected sales volume, equal to the Total Repayment Amount]</small></td> <td style="text-align: center;">32</td> </tr> <tr> <td colspan="2" style="font-size: x-small;">A reasonable range may be provided ONLY for transactions with a variable payment schedule.</td> </tr> </table>	<b>Total Amount of the Sales-Based Financing</b>	\$30,000.00	<b>Fees Deducted or Withheld at Disbursement</b>	\$ 895.00	<b>Disbursement Amount</b> <small>[Total Amount of the Sales-Based Financing minus (-) Fees Deducted or Withheld at Disbursement]</small>	\$29,105.00	<b>Finance Charge</b>	\$16,465.00	<b>Total Repayment Amount</b> <small>[Disbursement Amount plus (+) Finance Charge]</small>	\$45,570.00	<b>Estimated Number of Payments</b> <small>[Number of payments expected, based on the projected sales volume, equal to the Total Repayment Amount]</small>	32	A reasonable range may be provided ONLY for transactions with a variable payment schedule.		<p><b>Disclosure Date:</b> June 28, 2024</p> <p><b>Recipient's Name:</b> XYZ Business Name</p> <p><b>Recipient's Address:</b> 123 Main Street, Anytown, USA</p> <p><b>Provider's Name:</b> Forward Financing LLC</p> <p><b>Provider's Address:</b> 53 State St 20<sup>th</sup> Floor, Boston, MA 02109</p> <p><b>Provider's Phone Number:</b> (888) 244-9099</p> <p><b>Provider's E-mail Address:</b> notices@forwardfinancing.com</p>				
<b>Total Amount of the Sales-Based Financing</b>	\$30,000.00																		
<b>Fees Deducted or Withheld at Disbursement</b>	\$ 895.00																		
<b>Disbursement Amount</b> <small>[Total Amount of the Sales-Based Financing minus (-) Fees Deducted or Withheld at Disbursement]</small>	\$29,105.00																		
<b>Finance Charge</b>	\$16,465.00																		
<b>Total Repayment Amount</b> <small>[Disbursement Amount plus (+) Finance Charge]</small>	\$45,570.00																		
<b>Estimated Number of Payments</b> <small>[Number of payments expected, based on the projected sales volume, equal to the Total Repayment Amount]</small>	32																		
A reasonable range may be provided ONLY for transactions with a variable payment schedule.																			
<p><b>Payment Schedule</b></p> <p><input checked="" type="checkbox"/> Amount of each fixed payment: \$1,424.05  <input checked="" type="checkbox"/> Frequency of fixed payments: Weekly</p> <p><input type="checkbox"/> Variable payment schedule, or <input type="checkbox"/> Description of the method used to calculate the amount and frequency of each variable payment:</p> <p style="font-size: x-small;">Method of payment: ACH debits from the Approved Account in accordance with the terms of the Agreement.</p>																			
<b>Description of All Other Potential Fees and Charges <u>NOT</u> Included in the Finance Charge</b>	In accordance with Paragraph 5c of the Agreement, recipient may be charged a Returned Item Fee of \$35 for each payment that gets returned or is unable to be processed.																		
<b>Description of Collateral Requirements or Security Interests</b>	N/A																		
<b>Broker Compensation</b>	<table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">Is provider paying compensation directly to a broker? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</td> <td style="width: 40%; border: none;">If Yes, amount of compensation being paid directly to broker: \$4,485.00</td> </tr> </table>	Is provider paying compensation directly to a broker? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, amount of compensation being paid directly to broker: \$4,485.00																
Is provider paying compensation directly to a broker? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, amount of compensation being paid directly to broker: \$4,485.00																		
<b>Description of Prepayment Policies</b>	<p>There are no prepayment fees or penalties. Subject to the conditions of the Addendum to your Agreement (p.13/14) recipient is eligible for an early performance discount. The total repayment amount will decrease based on the number of days after funding that recipient makes full payment as outlined in the following schedule:</p> <table border="1" style="width: 100%; border-collapse: collapse; font-size: x-small;"> <thead> <tr> <th style="width: 10%;">Day</th> <th style="width: 10%;">90</th> <th style="width: 10%;">120</th> <th style="width: 10%;">150</th> <th style="width: 10%;">180</th> <th style="width: 10%;">210</th> <th style="width: 10%;">240</th> <th style="width: 10%;">270</th> <th style="width: 10%;">300</th> </tr> </thead> <tbody> <tr> <td>Total Repayment Amount</td> <td>\$42,570.00</td> <td>\$43,170.00</td> <td>\$43,770.00</td> <td>\$44,370.00</td> <td>\$44,970.00</td> <td>\$45,570.00</td> <td></td> <td></td> </tr> </tbody> </table>	Day	90	120	150	180	210	240	270	300	Total Repayment Amount	\$42,570.00	\$43,170.00	\$43,770.00	\$44,370.00	\$44,970.00	\$45,570.00		
Day	90	120	150	180	210	240	270	300											
Total Repayment Amount	\$42,570.00	\$43,170.00	\$43,770.00	\$44,370.00	\$44,970.00	\$45,570.00													

Paid by Forward Financing, not the customer.

Applicable law requires this information to be provided to you to help you make an informed decision. By signing below, you are confirming that you received this information.

\_\_\_\_\_  
Business Signature

\_\_\_\_\_  
Date