

SALES-BASED FINANCING DISCLOSURE FORM

For more details on how this form is used and the VA legislation, visit 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.

Paid by Forward Financing, not the customer.

Disclosure Date	July 1, 2022		Recipient's Name: XYZ Business Name						
Total Amount Financed	\$55,000.00		Recipient's Address: 123 Main Street, Anytown, USA						
Fees Deducted or Withheld at Disbursement	\$ 895.00		Provider's Name: Forward Financing LLC						
Disbursement Amount [Total Amount Financed minus (-) Fees Deducted or Withheld at Disbursement]	\$54,105.00		Provider's Address: 53 State St 20 th Floor, Boston, MA 02109						
Finance Charge	\$13,950.00		Provider's Phone Number: (888) 244-9099						
Total Repayment Amount [Disbursement Amount plus (+) Finance Charge]	\$68,055.00		Provider's E-mail Address: notices@forwardfinancing.com						
Estimated Number of Payments [Number of payments expected, based on the projected sales volume, equal to the Total Repayment Amount]	50								
Payment Schedule	<input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable <input checked="" type="checkbox"/> Amount of each fixed payment: \$1,361.10 <input checked="" type="checkbox"/> Frequency of fixed payments: Weekly <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: Method of payment: ACH debits from the Approved Account in accordance with the terms of the Agreement. Recipient's payment amount is based on its sales. The payment amount is initially fixed based on recipient's estimated monthly sales. Recipient is entitled to payment relief in accordance with Paragraph 1(b) of the Agreement when its sales decrease.								
Description of All Other Potential Fees and Charges NOT Included in the Finance Charge	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.								
Description of Collateral Requirements or Security Interests	N/A								
Broker Compensation	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: \$2,800.00						
Description of Prepayment Policies	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:								
	Day	90	120	150	180	210	240	270	300
	Total Repayment Amount	\$44,800.00	\$45,500.00	\$46,200.00	\$46,900.00	\$47,600.00	\$48,300.00	\$49,000.00	

I acknowledge that I have received a copy of this disclosure form.

Owner 1
Signature: _____
Name: Jane Smith
Date Signed: _____

Owner 2
Signature: _____
Name: John Smith
Date Signed: _____

Owner 3
Signature: _____
Name: _____
Date Signed: _____

Owner 4
Signature: _____
Name: _____
Date Signed: _____

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