

COMMERCIAL (SALES-BASED) FINANCING DISCLOSURE FORM
(pursuant to Part XVI of Chapter 669 of the 2024 Supplement to the General Statutes)

For more details on how this form is used and the CT legislation, visit forwardfinancing.com/CTlegislation.

Total Amount of the Commercial Financing	\$55,000.00	Disclosure Date: October 1, 2024	
Finance Charges Deducted or Withheld at Disbursement	\$895.00	Recipient's Name: XYZ Business Name	
Disbursement Amount [Amount Paid to Recipient or on the Recipient's Behalf, Excluding Finance Charges Deducted or Withheld at Disbursement]	\$54,105.00	Recipient's Address: 123 Main Street, Anytown, USA	
Finance Charge	\$13,950.00	Provider's Name: Forward Financing LLC	
Total Repayment Amount [Disbursement Amount plus (+) Finance Charge]	\$68,055.00	Provider's Address: 53 State St 20th Floor, Boston, MA 02109	
Estimated Time Period Required for the Periodic Payments to Equal the Total Repayment Amount	12 Months	Provider's Phone Number: (888) 244-9099	
Provider's E-mail Address: notices@forwardfinancing.com			
Payment Schedule For Fixed Payment Amounts: <input checked="" type="checkbox"/> Amount of each fixed payment: \$1,361.10 <input checked="" type="checkbox"/> Frequency of fixed payments: Weekly For Variable Payment Amounts: <input type="checkbox"/> Variable payment schedule or <input type="checkbox"/> Description of the method used to calculate the amounts, frequency of payments and the amount of the average projected payments per month: <div style="text-align: right;"><input type="checkbox"/> SEE PAGE 2</div>			
Description of All Other Potential Fees and Charges NOT Included in the Finance Charge (including draw fees, late payment fees, and returned payment fees)	Wire Fee = \$95.00 (Optional) Blocked Account Fee = \$2,500.00 (Upon Blocked Account) Returned ACH Fee = \$35.00 (Upon Insufficient Fund Draft) <div style="text-align: right;"><input type="checkbox"/> SEE PAGE 2</div>		
Description of Collateral Requirements or Security Interests	There are no collateral requirements to originate this transaction. See paragraph 3 of your Agreement for information on security interests under the UCC. <div style="text-align: right;"><input type="checkbox"/> SEE PAGE 2</div>		
Broker Compensation (Paid from Financed Amount)	Is Provider paying compensation directly to a broker? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If Yes, amount of compensation being paid directly to broker: Not Applicable	
Finance Charges or Fees upon Prepayment or Refinance (including the percentage of any unpaid portion of the finance charge and the maximum dollar amount of finance charge)	There are no prepayment charges, fees or penalties. Subject to the conditions of the Addendum to your Agreement (pp.13/14) you may be eligible for an early performance discount. <div style="text-align: right;"><input type="checkbox"/> SEE PAGE 2</div>		

Covers Forward Financing's processing fee.

Represents the processing fee plus the cost of funding.

This section will always be not applicable or marked as "no," because Broker Compensation is not paid from the Financed Amount.

Customer is required to initial and date page 1.

Initials

Date

COMMERCIAL (SALES-BASED) FINANCING DISCLOSURE FORM - PAGE 2
(pursuant to Part XVI of Chapter 669 of the 2024 Supplement to the General Statutes)

Recipient's Name: XYZ Business Name	Disclosure Date: October 1, 2024
Recipient's Address: 123 Main Street, Anytown, USA	Provider's Name: Forward Financing LLC

The information provided below relates to the following checked item(s):

- Variable payment schedule
- Description of the method used to calculate the amounts, frequency of payments and the amount of the average projected payments per month
- Description of all other potential fees and charges not included in the finance charge
- Description of collateral requirements or security interests
- Description of finance charges or fees upon prepayment or refinance

If not a renewal, all sections below will say "not applicable."

Covers the funds used to satisfy a prior transaction entered into with Forward Financing.

If a renewal, these three fields will all say "Not Applicable", because Forward Financing does not have pre-payment charges.

If a renewal financing transaction:

Reduction in Disbursement Amount to Pay Outstanding Balance of Existing Commercial Financing	\$5,000.00
Total Amount from New Financing Used to Payoff Prepayment Charges & Unpaid Interest on Existing Commercial Financing	Not Applicable
• Prepayment Charges Payable to Provider	Not Applicable
• Unpaid Interest Payable to Provider Not Forgiven at the Time of Renewal	Not Applicable

Connecticut law prohibits commercial financing contracts from having any provision waiving a recipient's right to notice, judicial hearing, or prior court order under Chapter 903a in connection with the provider obtaining a prejudgment remedy, upon commencing any litigation against the recipient.

Provider will not revoke, withdraw, or modify a specific offer for commercial financing until midnight of the third calendar day after the date of this offer. A specific offer may be revoked, withdrawn or modified: (1) based on information obtained in the underwriting process, including, but not limited to, verification of any information provided by the recipient, or (2) at the request of the recipient.

This specific offer for commercial financing is (1) based on the provider's preliminary review of application information only and (2) not a final approval or commitment to provide commercial financing.

Acknowledgement: I/We acknowledge that I/we have received this Commercial Financing Disclosure Form.

Customer is required to sign and date page 2.

Signature of Recipient: _____

Date: _____