



GENERAL BUSINESS LOANS

Craft3 is a regional non-bank business lender. We do not take deposits, hold accounts and are not regulated by the FDIC. For this reason, we can craft flexible structures, share your risk on large loans and work with higher-risk borrowers, including those who don't qualify for bank financing. Craft3 can finance a business or project while the bank keeps the deposit relationship with the borrower. Then, often times the bank is able to refinance the Craft3 debt after two or three years, once the borrower and income streams have stabilized.

The following terms are a rough outline of our approach for general business loans — but keep in mind these are a starting point for discussion, not black-and-white. For instance, we can be even more flexible for deals that include investments in energy-efficiency or solar installations, or community facilities.

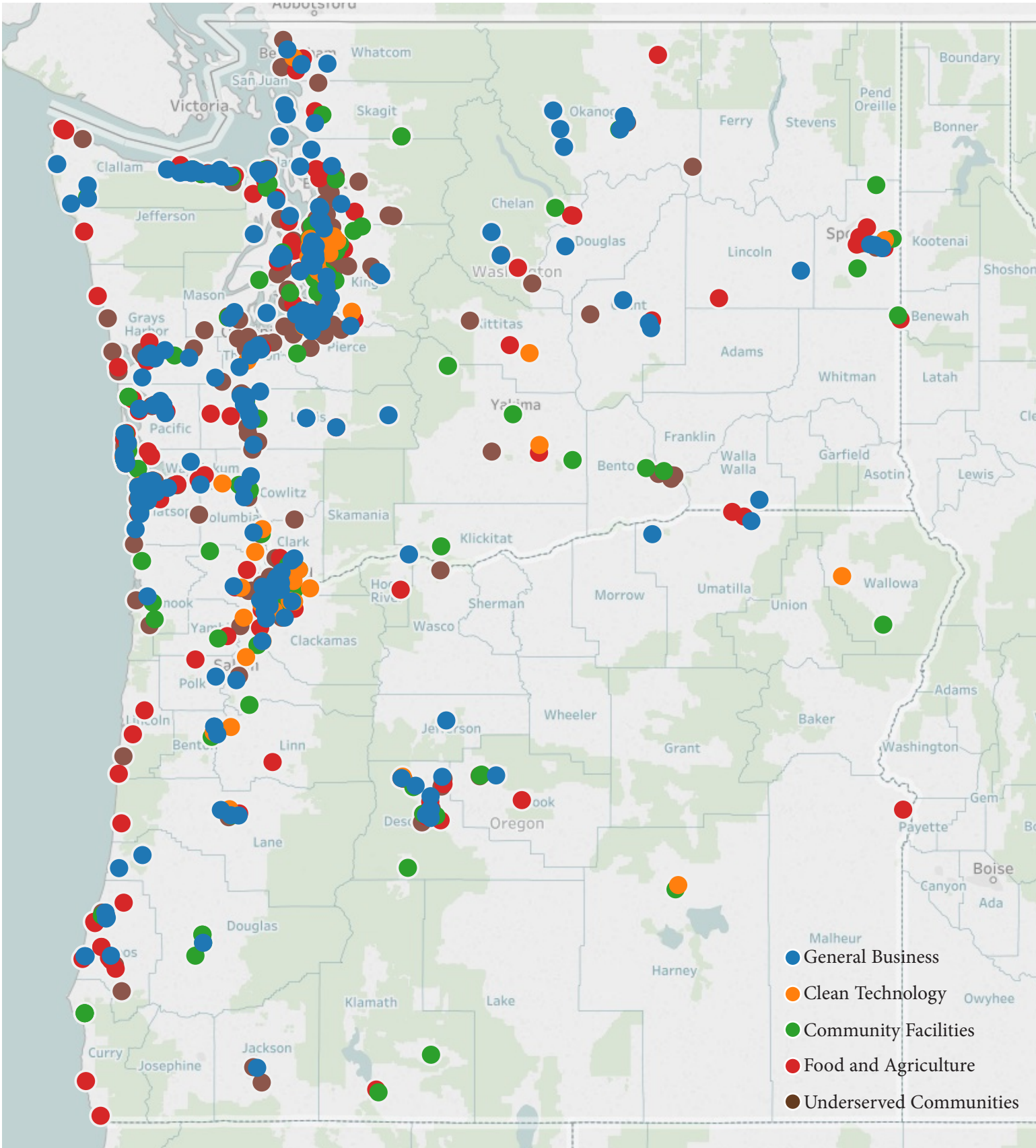
USE OF LOAN PROCEEDS	Start-up, acquisition, working capital, inventory, equipment, real estate and debt restructure
QUALIFIED ENTITIES	Corporations, LLC's, Partnerships, Nonprofit, Cooperatives, Tribal Governments
AMOUNTS AND TERMS	Individual loan sizes: up to \$3,000,000 Maximum Term: 72 months Maximum Amortization: 240 months
INTEREST RATE	WSJ Prime + 2.00% - WSJ Prime +6.00%
LOAN FEE	2% for commercial entities 1% for nonprofit organizations
REPAYMENT FREQUENCY	Case-by-case, though we've made loans with: <ul style="list-style-type: none">• Normal principal and interest payments• Interest-only payments during a start-up period• Fully-deferred start of all principal and interest payments• Revenue-based payments
PREPAYMENT PENALTY	Negotiable
SECURITY / GUARANTEES	We offer both secured and unsecured loans. In most cases, we will require a personal guarantee from the borrower or a guarantor. For some loans, Craft3 may opt to utilize the USDA Business & Industry or SBA Community Advantage loan guarantee programs.

www.Craft3.org/Borrow

LoanInquiry@Craft3.org | 888-231-2170

Craft3 is an equal opportunity lender, provider and employer.

OUR INVESTMENTS



6/30/19

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