



CROWNE
& COMPANY

OVERVIEW



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Our Business Standards and Practices

The core values of integrity, fair dealing, and professional excellence are instilled throughout our Business Principles and express how we intend to conduct ourselves when representing your business.

In our role as advisor, we enable companies to raise capital to strengthen and grow their business. As risk manager, we ensure that the payback structure is affordable and well-suited for their business. As syndicate partner, we share the risk, investing side-by-side with industry-leading wholesale providers.

We strive to exceed our clients' expectations and competitor's capabilities, which led to our introduction of in-house underwriting, on a retail level. By implementing a team of in-house underwriters, we've been able to identify and blueprint thousands of underwriting guidelines and risk points associated with over two-dozen of the nation's top lenders, allowing us to compare potential offers, without actually applying for them.

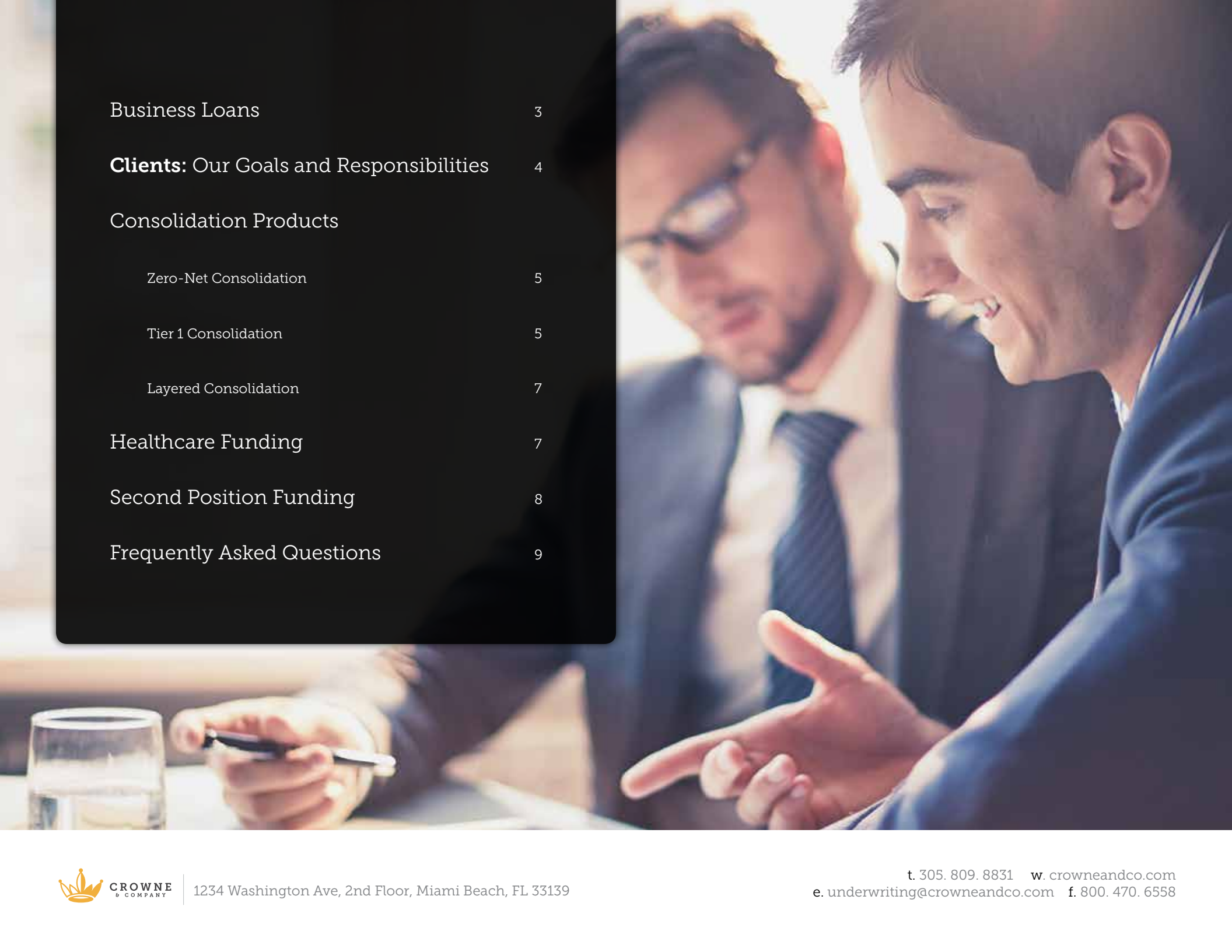
As each of their guidelines evolve, so does our proprietary software, ensuring that we effectively deliver the cheapest cost of capital, as it becomes available, in real time. All while maintaining the integrity of your personal credit and confidentiality of your financials. By doing so, we enable our clients to seamlessly navigate the alternative money market, retaining wholesale pricing at a retail level, with the guidance of an experienced advisor every step of the way.



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A photograph of two men in business suits sitting at a table, looking at documents. One man is pointing at a document while the other looks on. The scene is brightly lit, possibly from a window, creating a professional and collaborative atmosphere.

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Product Details

Max Funding Amount:	\$2 million
Payment Frequency:	Weekly, Daily
Classification:	Business Loan
Prepayment Benefits:	Yes
Origination Fee:	0-2%
Funding Time:	24 - 48 hours

Minimum Qualifications

FICO® Score:	500
Monthly Revenue:	\$25,000
Time in Business:	12 Months

Weekly base payment per \$20,000. *

6-Month Term:	\$869
12-Month Term:	\$454
15-Month Term:	\$369
18-Month Term:	\$308
24-Month Term:	\$258

Weekly base payment per \$100,000. *

6-Month Term:	\$4,346
12-Month Term:	\$2,269
15-Month Term:	\$1,846
18-Month Term:	\$1,539
24-Month Term:	\$1,289
36-Month Term: *	\$949

* See Page 10

Crowne & Company Business Loans are a fast and effective form of financing with minimal paperwork and hassle. Due to our unique process, Crowne has the ability to instantly screen our underwriting results against the guidelines associated with a vast number of industry-leading wholesale providers, effectively targeting the lowest cost of capital available to your business. This allows us to execute the transaction in a timely manner, while maintaining the integrity of your personal credit score and financials.

While the application process between business loan and cash advance are quite similar – there are a number of distinct differences:

Tax Deductible Interest

A "Cash Advance" is technically the purchase of future receivables at a discounted rate, making it a transaction rather than a "loan." There is no interest rate involved with this transaction as the "Funder" is simply purchasing future revenue at a discount; not lending capital.

Prepayment Benefits

Business Loans commonly feature prepayment benefits, whereas Cash Advance transactions do not.

Broker Fee / Professional Service Fee: NONE. Our fees are paid directly by the wholesale providers. We do not charge additional fees to the business owner.

Consolidation: Typically, in order to consolidate any outstanding balances with a Business Loan, the new approval amount must double the total amount of existing debt. In this scenario, the business owner would "Net" 50% or more of the new loan amount. If total outstanding debt exceeds 50% of your average monthly revenue, please refer to the next page for alternative consolidation programs.

Standard Submission Requirements:

- Crowne & Company application (1 Page)
- Three, most recent business bank statements
- Most Recent Corporate Tax Return



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Clients: Our Goals and Responsibilities

Our clients' interests always come first. Our experience shows that if we serve our clients well, our own success will follow. Through our transparent and ethical practices, Crowne & Company is able to lead companies to the absolute lowest cost of capital available to their business, in a clear and concise manner. Crowne & Company is limited in size, housing a modest number of true professionals, all of which entered with established backgrounds in the alternative finance market.

The absence of licensing qualifications and lack of regulation has made this a difficult time for many business owners with a simple desire to secure capital at a reasonable rate without the drama, deception, and excessive fees that've become commonplace in alternative finance. That is one of the many reasons why finding a source of capital your business can depend on is such an invaluable asset, in this new era of banking.

Our mission is to develop lasting partnerships with like-minded companies over a wide range of industries, based on a foundation of trust. We aim to build that trust through transparency, efficiency, and by simply delivering value, as promised. Over time we hope to be viewed by your business as more than just a source for "working capital," but a trusted advisor and consultant as well.



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Tier 1 Consolidation

The Tier 1 Advance model is very unique in the sense that it's a bit of a combination between a factor and a term loan. The Tier 1 Advance features monthly payments and is commonly used for the purpose of consolidation of existing cash advance debt (monthly discount rate increased to 1.975% when consolidating). One of the most appealing aspects of this funding model are the early payoff benefits. At any point after six months, clients may pay the remaining principle owed without any penalties or fees.

Product Details

Max Funding Amount: \$2 million
 Payment Frequency: Monthly
 Classification: Cash Advance
 Prepayment Benefits: Yes
 Origination Fee: 2%
 Funding Time: 2-3 Weeks

Monthly base payment per \$20,000. *

12-Month Term: \$2,062
 18-Month Term: N/A

Monthly base payment per \$100,000. *

12-Month Term: \$10,308
 18-Month Term: N/A

Minimum Qualifications

FICO® Score: 500
 Monthly Revenue: \$50,000
 Time in Business: 24 Months

Zero Net Consolidation

Until recently, in order to consolidate multiple cash advances, your business would need to qualify for a new loan amount equivalent to twice that of the total outstanding debt, so that your business would "Net" 50% of the new loan amount (after paying off all existing balances). Many business owners involved with multiple cash advances fall into a cycle of renewing one advance to keep up with payments on the other, making it very difficult for businesses to ever reach that 50% point. This is a common scenario, addressed quickly and easily through the Zero-Net Consolidation Program. Utilizing this model, we have the ability to consolidate all existing debt, or leave the largest position untouched (coming in "Second Position"), without requiring the business net a specific percentage of the loan amount in order to qualify.

Product Details

Max Funding Amount: \$150,000
 Payment Frequency: Weekly, Daily
 Classification: Business Loan
 Prepayment Benefits: Yes
 Origination Fee: Inclusive
 Funding Time: 24 - 48 hours

Weekly base payment per \$20,000. *

12-Month Term: \$477
 18-Month Term: \$333

Weekly base payment per \$100,000. *

12-Month Term: \$2,385
 18-Month Term: \$1,667

Minimum Qualifications

FICO® Score: 600
 Monthly Revenue: \$25,000
 Time in Business: 12 Months

Additional Submission Requirements

Brief Executive Summary (a few paragraphs is fine) describing the company, principles and reason for the funding request. Six most recent business bank statements. 2015 and 2016 year-to-date (YTD) Balance Sheet. 2015 and 2016 year-to-date (YTD) Profit & Loss Statements. Debt Schedule (if applicable): Should include all total outstanding balance(s), listed individually. Legible copy of driver's license and voided check(s) for all active business bank accounts.

Standard Submission Requirements:

- Crowne & Company application (1 Page)
- Three, most recent business bank statements: (Please be sure to include all pages.)
- Most Recent Corporate Tax Return

* See Page 10

Layered Consolidation

Designed for businesses that have multiple loans outstanding (stacked) and are looking to lower their payments. This program is used to pay off existing balances (as initially agreed to), while alleviating the stress on imposed on cash flow by the remaining payments associated with those balances.

The funding process is "Layered" in a sense that each week, a deposit is made into your business bank account. This deposit is equivalent to the total dollar amount of payments that are scheduled to be deducted from your account that week (by existing lenders). Rather than having to focus on maintaining multiple payments, a new deposit covers them each week until those balances have been paid. In turn, you pay one, significantly reduced daily payment. Approvals that are granted generally exceed total outstanding debt, allowing your business to secure additional capital up front in this process.

Submission Requirements

- Crowne & Company Application (1 Page)
- Six most recent business bank statements
- Brief Executive Summary
- Debt Schedule: All outstanding balance(s), listed individually
- 2015 and 2016 year-to-date (YTD) Profit & Loss Statements
- 2015 Corporate Tax Return (including ownership schedule)

* See Page 10

Flex-Pay Advance

Available to those in healthcare, the Flex-Pay advance is a viable alternative to fixed daily or weekly payments. Rather than having a fixed payment amount, the repayment is structured so that the lender receives a percentage of insurance deposits as they are received from select insurers. This allows the repayment to essentially "float" with your businesses revenue, creating a much easier cash-management scenario and allowing you to focus on what's really important: your practice and patients.

Business Loans Product Details

Max Funding Amount:	\$2 million
Payment Frequency:	Weekly, Daily
Classification:	Business Loan
Prepayment Benefits:	Yes
Origination Fee:	0-2%
Funding Time:	24 - 48 hours

Minimum Qualifications

FICO® Score:	500
Monthly Revenue:	\$25,000
Time in Business:	12 Months

Weekly base payment per \$100,000. *

12-Month Term:	\$2,269
24-Month Term:	\$1,289
36-Month Term:	*\$949

Submission Requirements:

- Crowne & Company Application (1 Page)
- Six most recent business bank statements
- Most recent corporate tax return

Second Position

Product Details

Max Funding Amount:	\$150,000
Payment Frequency:	Weekly, Daily
Classification:	Business Loan
Prepayment Benefits:	Yes
Origination Fee:	Inclusive
Funding Time:	24 - 48 hours

Minimum Qualifications

FICO® Score:	550
Monthly Revenue:	\$25,000
Time in Business:	12 Months

Weekly base payment per \$20,000. *

6-Month Term:	N/A
12-Month Term:	\$477
15-Month Term:	N/A
18-Month Term:	\$333
24-Month Term:	N/A

Weekly base payment per \$100,000. *

6-Month Term:	N/A
12-Month Term:	\$2,385
15-Month Term:	N/A
18-Month Term:	\$1,667

Cash Advance

Product Details

Max Funding Amount:	\$500,000
Payment Frequency:	Daily
Classification:	Cash Advance
Prepayment Benefits:	No
Origination Fee:	1-3%
Funding Time:	24 hours

Minimum Qualifications

FICO® Score:	500
Monthly Revenue:	\$20,000
Time in Business:	6 Months

Daily base payment per \$20,000. *

6-Month Term:	\$198
12-Month Term:	\$100
15-Month Term:	N/A
18-Month Term:	N/A
24-Month Term:	N/A

Daily base payment per \$100,000. *

6-Month Term:	\$992
12-Month Term:	\$496
15-Month Term:	N/A
18-Month Term:	N/A



What does "Second Position" mean?

An existing business loan or cash advance featuring daily or weekly repayment is commonly considered a "position." Second position funding occurs when a business has an outstanding balance and secures additional capital, without paying off the existing balance.

Many capital providers consider some competitor balances (loans/advances/credit lines) to be a "position," whereas others do not. This is one of the many ways in which all capital providers are unique and one of the underwriting guidelines we've been able to identify across the board and use to our client's advantage.

Did we mention that the lenders cover our cost?

Submission Requirements:

- Crowne & Company application (1 Page)
- Three, most recent business bank statements
- Most Recent Corporate Tax Return

* See Page 10



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FAQ's

What are our fees?

Our fees are paid directly by our wholesale partners, making our services free to the business owner. Many brokerage firms charge additional fees directly to the business which is frowned upon in the industry. Lenders provide an offer based on their underwriting to ensure that it is an affordable loan/advance, which does not take into account outside fees charged by the broker. In fact, most partnership agreements strictly forbid this practice.

How did we find you?

In most cases, many people have found you and very few will take the time to explain why. When a lender issues capital to a business, whether it be a BLOC, Business Loan, Equipment Lease, or Cash Advance - a UCC-1 is typically filed in the state of which the business is located. The UCC-1 is filed with the Secretary of State and is public information. It essentially indicates that there is a form of corporate debt owned by the business to the lender (to protect lender). Most brokers target businesses who have utilized outside capital, as they are more likely to secure additional capital (statistically speaking) or "do it again" in Lehman's terms.

It is for this reason that we prefer to work with wholesale providers who do not file a UCC or refrain from doing so unless the business defaults on the loan/advance. This helps to suppress the number of incoming solicitations and may even eliminate the vast majority of them over time. While your business information may already be on a list that has been purchased by many firms, these lists are turning over each year. So long as we keep you off of any new list, you might actually be able to get some work done (speaking to those who receive numerous calls, each day).

Is Crowne & Company a Direct Lender?

While Crowne & Company reserves the right to invest in the loans issued through our firm, we are not engaged in "Direct Lending" to any capacity. Our reason for avoiding such activity is to preserve the integrity of our firm at the retail level. Our ideology suggests that the party representing your business is responsible for providing you with unbiased advice, and putting the best interest of your business above any particular lender. Tough to do when they themselves, are a lender.

What are our Restricted Industries?

Adult Entertainment/Materials, Bail Bonds, Check Cashing, Collection Agencies, Escort Services, Factoring Organizations, Firearms Sales, Fraternity/Sorority, Gambling Establishments, Mortgage Lenders, Mortgage Reduction Services, Non-Bank Cash Advances, Pawn Shops, Political Campaigns/Candidates/Committees, State & Government Agencies, and Virtual Auction Houses.



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* Term, pricing, and approvals subject to third party approval. Alternative finance products commonly feature risk-based pricing, meaning that the rate and/or term typically fluctuates proportionately with the risk score. Risk scores are unique to each capital provider and are generated based on underwriting practices commonly including (but not limited to) the following factors: creditworthiness, industry, revenue, average daily ledger balance, net cash flow, monthly ending balances, and any negative account activity. 36-month-business-loan requires a minimum credit score of 700 and at least 10 years in business. 24-month-term available to those in business one year or more with a credit score exceeding 500.



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