

GENERAL CONDITIONS AND PROCEDURE

The Process From PHASE 1 to Disbursement of Funds:

PHASE 1:

- **DOC 01**- LOI From Client, which is the letter of intention and request for the loan, duly completed and signed.

DOC 02 - Business Plan & Project Summary. It is exactly the summary of the project, with the company's financial planning, where it should have a presentation of the company, who it is and how the company's management and shareholders are. The financial statements of the current company and the projection for few years of the business to be carried out that justify the request for such loan and that prove the ability to pay it. if doesn't have a Business Plan, our company can provide this. Price can vary from €7.000 to €12.000.

- **DOC 03** – CIS - Client Information Sheet, which is the individual information of each shareholder of the company and who signs behalf of the company. It must be one for each partner or the person signs for the company. You must insert a copy of the documents of both the company and the partners or directors.

1

PHASE 2:

Once the above project is accepted for processing the following documents have to be submitted

- **DOC 04** Comfort Letter, that is, a letter from the Client's Bank confirming that it will issue the BG/SBLC guaranteeing the company in the amount of x million dollars. This letter does not have a format, it is the model used by the bank to issue this document. Or the client can only present POF or an updated Online Bank Statement. Or In case of SBLC from JV Partners, issuing bank RWA or BCL confirming to issue the same. or if client not able to get SBLC from any of above sources, We can arrange the same and the cost will be approximately 2% of Face value of SBLC, and this is the only cost on SBLC the client has to bear for the entire period of loan tenure.

- **DOC 05** A Non-refundable processing fee of Euro 5,000 has to be paid by client via wire transfer to the given account of (Assessor) advisory , in order to start the process of loan. Transfer slip has to be submitted

PHASE 3:

DOC 06 After receiving all the above documents and after due delegece, we will finalize the modus operandi of the disbursements to the client and send an email in order to finally issue the Agreement as defined between the parties.

DOC 07 When a client receives the final agreement, the client will have to check the offer and return it duly signed. After receiving, we will return a signed agreement and confirm that it is ready to disburse the operation and request the SBLC to be issued.

DOC 08 The customer will request their partner bank to issue the SBLC and send via Swift MT760.

After confirmation by the Swift receiving bank (S&P rating of A or better), finally loan will be approved and a contract will be signed between borrower and lender. Funds will be disbursed to client account after deducting our sucess fee.

2

Following are the broder terms and conditions.:

OPTION A: Terms and Conditions-

***Process will start with the presentation to the selected funders for each project**

Open costs dossier(File opening Charges Non-refundable) : 5,000€.

1. *Success-fee*: 5% over the raised funds.
2. Exclusive mandate for a 120 days period.

Preconditions for conventional Loans.

Amount	n.d.
Grace period	Up to 2 years
Maturity	Up to 12 years
Repayment	Quarterly, biannual, annually
Currency	Euro or another equivalent international currency
Disbursements	At one go or by installments
Collaterals	Receivables consignment, properties mortgage, pledge over assets from project, beyond others.
Interest rate:	Interest rate=Euribor + Spread Spread could be from 3% to 7%.

OPTION B: Terms and Conditions-

***Process will be done in cooperation with our international partner that works with this financial instruments. Its issuance can be provided by the client or if he is not able to do it, he has to pay to get it. Cost will be defined according the required amount.**

Open costs dossier(File opening Charges Non-refundable) : 5,000€.

3. Initial payment to our structuring partner: to be defined
4. *Success-fee*: 5% over the raised funds.
5. Exclusive mandate for a 120 days period.

Preconditions for Loan with a Financial Instrument:

Amount	From €3M
Grace period	Up to 2 years
Maturity	Up to 15 years
Repayment	Quarterly, biannual, annually
Currency	Euro or another equivalent international currency
Disbursements	At one go or by installments
Collaterals	SBLC; Sovereign Promissory Note. guarantee
Interest rate	n.d.

OPTION C: Terms and Conditions-

Other options for funding can be discussed on case to case basis depending upon clients collateral securities and availability of funding options. For further information Please contact :

wealthcreationinvestmentllc@gmail.com

Note: Please do not share this Info. directly with anyone as it's highly confidential,