GROW EAST ST. LOUIS FUND

| Loan Use | Working capital |
|-------------------------|--|
| Terms | 12-60 months - first month interest only. 3%-4% interest rates, 3% fee |
| COVID Impact | Must provide a COVID 19 impact statement |
| Number of Employees | 50FTE or less |
| Limit to Revenue | \$3MM or les |
| Collateral | UCC filing and 20% or more guarantee |
| Legal Formation | SOS must be active |
| Minimum Credit Score | 620 with mitigating factors |