MINIMAL CASH INJECTION FINANCING

Pacific Western Bank Insurance Agency Loan

Small business financing from a national lender with a proven track record of flexible, efficient loans who understand insurance metrics and underwriting. No lockbox or ongoing servicing fees. Preserve your hard-earned cash for other business opportunities.

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<th>LOAN PURPOSE:</th>
<th>Agency acquisition and perpetuation financing.</th>
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<td>Insurance book financing and expansion.</td>
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<td>Debt consolidation and refinance.</td>
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<td>Commercial real estate and other business assets.</td>
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<td>LOAN AMOUNT:</td>
<td>Up to $5,000,000.</td>
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<td>TIME TO CLOSE:</td>
<td>Closing within 45–60 days of signed commitment letter.</td>
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<td>INTEREST RATE:</td>
<td>Competitive fixed and variable rates.</td>
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<td>TERM:</td>
<td>Long-term financing of 10 to 25 years. No balloons or calls—fully amortizing over the life of the loan.</td>
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Representative Transactions—Insurance Agency Loans

$915,000
Practice acquisition
Louisiana

$3,047,000
Refinance & building acquisition
Texas

$570,000
Partner buyout
Texas

$377,000
Practice acquisition
Arkansas

$2,866,000
Practice acquisition
North Carolina

$988,000
Partner buyout
North Carolina

$799,000
Building acquisition and renovation; working capital
Arizona

Focused on the needs of the small business borrower.

Our experienced lending team has originated well over $4 billion of small business loans. Our financing capabilities include:
1. loans ranging in size from $250,000 to $8 million;
2. SBA 7(a) and SBA 504 loans anywhere in the U.S.;
3. higher LTV than traditional loan products; and
4. lending to dozens of industries, including franchises, physicians, veterinarians, professional offices, insurance agencies and many more. We are a designated SBA preferred lender.