



Main Street Lending Program Loan Options	New Loans	Expanded Loans (upsized tranche to existing term or credit facility)
Term	5 years	5 years
Minimum Loan Size	\$250,000	\$10,000,000
Maximum Loan Size	Lesser of \$35M or average 2019 quarterly revenue	Lesser of \$300M or average 2019 quarterly revenue
Lender Risk Retention	5%	5%
Repayment	Year 1: fully deferred (interest capitalized); Year 2: principal deferred, interest only payments required; Years 3-5: 15%-15%-70% amortization per year	Year 1: fully deferred (interest capitalized); Year 2: principal deferred, interest only payments required; Years 3-5: 15%-15%-70% amortization per year
Interest Rate	LIBOR (1 or 3 month) + 3%	LIBOR (1 or 3 month) + 3%
Security	Lender may require	Lender may require, but required if existing loan was secured
Prepayment	No penalty	No penalty
Fees	100bps fee to FRB (which can be passed through to borrower); up to 100bps origination fee in lender discretion	75bps fee to FRB (which can be passed through to borrower); up to 75bps origination fee in lender discretion
Forgivable	No	No
Priority	Not contractually subordinate to any other debt	Senior or pari passu, except mortgage debt
Use of Proceeds to Pay Other Debt	No, except debt service due and owing or maturity of other debt	No, except debt service due and owing or maturity of other debt
Compensation, Stock Purchase & Distribution Restrictions	Yes	Yes