

**EXAMPLE**  
**\$1,000 INVOICE**

- ◆ Client submits invoice to “ABC” to be funded. In this example, it is assumed that the client is submitting a **\$1,000 invoice** to its Account Debtor (the client’s customer) with payment terms of “net 30 days”.



**STEP 1**

**\$1,000 Invoice submitted for funding**



- ◆ Upon some type verification of the invoice, “ABC” will make an initial advance to the client (typically 70% to 80% of the invoice amount) within 24 hours of the invoice being submitted for funding. Once the invoice to the Account Debtor has been verified, the **client receives by wire transfer into his bank account an initial advance of \$800 or 80% of the \$1,000 invoice.**



**STEP 2**

**Verification of invoice**



**STEP 3**

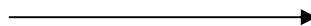
**\$800 Initial Advance wired to Client**

- ◆ The Account Debtor (our client’s customer) will be directed to make payment directly to “ABC” at its P. O. Box (or by electronic payment). When payment is received from the Account Debtor, **the client is wired the balance owed him (the amount of the payment from his customer, minus the initial advance, minus the fees earned).** Thus, in this \$1,000 invoice example, it is assumed that the Account Debtor makes full payment within 30 days from the time the client received his advance, and that the fee for that period is a 2% discount of the invoice amount. Accordingly, after the Account Debtor’s payment in the amount of \$1,000 is received, **the client is wired the balance owed him of \$180 (the \$1,000 Amount Paid by his customer, minus the \$800 Initial Advance, minus the \$20 Fee Earned).**



**STEP 4**

**\$1,000 Payment received  
by “ABC”**



**STEP 5**

**\$180 Balance wired to Client  
(Client nets \$980)**

**\*Thus, in this example, the client nets \$980 on a \$1,000 invoice that paid within 30 days!**

**Advance Rates and Discounts vary from client to client. Within 24 to 48 hours of receipt of an application, etc. an applicant will receive a written proposal letter specifying his exact Advance Rate and Discounts.**

**All clients of our factoring program  
receive the following advantages:**

1. Low pricing;
2. Selective Factoring (you pick and choose the invoices you wish to factor);
3. No minimum monthly factoring volume requirement;
4. No minimum monthly fee;
5. In months where your account has no activity, your cost is zero;
6. You can allow your invoices to age up to 30 days before factoring them thus reducing your cost of factoring;
7. You can “pare down” an invoice, thus making a smaller draw to reduce your cost of factoring;
8. You will have a personal account rep assigned specifically to you and your account;
9. You will have online access to your account 24/7, which is posted in real time;
10. You will receive immediate credit (no float time) via wire transfer to your account at your bank;
11. Invoices are scheduled to be funded within 24 hours of receipt; and
12. There is no requirement for owners to pledge specific personal assets.