

U.S. CAPITAL AVIATION[®] SERVES ASSET BASED (LIMITED RECOURSE) AS WELL AS CREDIT BASED (FULL RECOURSE) FUNDING AND LEASE FINANCING REQUESTS FOR AEROSPACE MANUFACTURING AND AVIATION INDUSTRIAL EQUIPMENT, CORPORATE JETS, TURBOPROPS, MILITARY AIRCRAFT, AGRICULTURAL AIRCRAFT, HELICOPTERS, VINTAGE WAR BIRDS, EXPERIMENTAL AIRCRAFT, AVIATION INDUSTRIAL REAL ESTATE (AIRCRAFT HANGARS) AND TURBINE ENGINE FINANCING APPLICANTS NATIONWIDE

LOAN AMOUNTS (\$): \$500,000 TO \$50 MILLION

TERM(S) / AMORTIZATION: 12-36 MONTH INITIAL TERM FOR ALL LIMITED RECOURSE (INTEREST-ONLY) AIRCRAFT LOANS.

CREDIT TERMS UP TO 240 MONTHS (20 YEARS) AS WELL AS AMORTIZED FINANCING AVAILABLE FOR FULL RECOURSE CREDIT BASED BORROWERS.

INTEREST RATE (%): LIMITED RECOURSE (INTEREST-ONLY) AIRCRAFT FINANCING TYPICALLY 8.9% TO 11.9% (APR)

FIXED AS WELL AS LIBOR[®] BASED FLOATING / VARIABLE RATES (%) STARTING AS LOW AS 3.75% ARE AVAILABLE FOR FULL RECOURSE AIRCRAFT FINANCING OVER 60 MONTHS (5 YEARS)

SECURITY / LIEN POSITION(S): 1ST LIEN, 2ND LIEN & EQUITY

LOAN-TO-VALUE (%): UP TO 100% OF TOTAL ASSET VALUE

ORIGINATION FEE (%): GENERALLY 2% TO 4% OF THE AIRCRAFT LOAN AMOUNT DEPENDING ON THE TERMS AND CONDITIONS OF THE FINANCING / LEASE

PRE-PAYMENT PENALTY(\$): NO PRE-PAYMENT PENALTY AFTER 6 MONTHS

CONSTRUCTION / REFAB: ALL AIRCRAFT CONSTRUCTION / REFAB WORK MUST BE COMPLETED WITHIN 90 DAYS OF FUNDING

CREDIT RATING (FICO[®]): FULL RANGE OF FICO[®] SCORES CONSIDERED FOR LIMITED RECOURSE (INTEREST-ONLY) LOANS. NO BANKRUPTCIES, STATE / FEDERAL JUDGEMENTS OR TAX LIENS

CLOSING COSTS (\$): \$5,000 DEPOSIT REQUIRED UPON ACCEPTANCE OF CREDIT APPLICATION TO COVER CERTIFIED APPRAISAL (IF REQUIRED) AND STANDARD CLOSING COSTS. ANY REMAINING FUNDS ARE CREDITED BACK TO BORROWER AT LOAN CLOSING OR REFUNDED IN THE EVENT CREDIT APPLICATION IS NOT APPROVED BY U.S. CAPITAL AVIATION[®]

TIME TO CLOSE LOAN: 10 TO 45 DAYS FROM APPLICATION AND DEPOSIT REMITTANCE