

## Beauty Supply Lending Group PAYMENT OPTIONS

| <b>SELF PAY</b>  |  |   |
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| <b>REQUIREMENTS</b>  | <b>PROS</b>  | <b>CONS</b>   |
| <ul style="list-style-type: none"> <li>• 100% Cash or Credit Card Payment</li> </ul>   | <ul style="list-style-type: none"> <li>• Access to Customer Portal</li> <li>• No Debt</li> <li>• No Interest Charged</li> <li>• Quicker Break-Even Point</li> </ul>  | <ul style="list-style-type: none"> <li>• Out-of-pocket</li> <li>• Store Opening Starts When Paid-in-Full</li> </ul>   |
| <b>36-MONTH IN-HOUSE FINANCING</b>   |  |   |
| <b>REQUIREMENTS</b>  | <b>PROS</b>  | <b>CONS</b>   |
| <ul style="list-style-type: none"> <li>• Application Fee</li> <li>• Identity Verification</li> <li>• Minimum Financed \$3,500</li> </ul>                           | <ul style="list-style-type: none"> <li>• Access to Customer Portal</li> <li>• Guaranteed Approval</li> <li>• No Credit Score Required</li> <li>• Keep Cash On-Hand</li> <li>• Quick Pay-Off</li> <li>• One Monthly Payment</li> <li>• Services Start Immediately</li> <li>• 0% Interest Rate</li> </ul>  | <ul style="list-style-type: none"> <li>• No Funds Disbursed</li> <li>• \$3,500 Minimum Financing</li> <li>• \$45,000 Maximum Approval</li> <li>• No Holding Financed</li> <li>• \$5,000 Added to Each Package</li> </ul>  |
| <b>LOAN FUND</b>   |  |   |
| <b>REQUIREMENTS</b>  | <b>PROS</b>  | <b>CONS</b>   |
| <ul style="list-style-type: none"> <li>• Application Fee</li> <li>• Upfront Broker Fee</li> <li>• Identity Verification</li> <li>• Income Requirement</li> </ul>   | <ul style="list-style-type: none"> <li>• Access to Customer Portal</li> <li>• Approval Based on Project Feasibility</li> <li>• Keep Cash On-Hand</li> <li>• One Monthly Payment</li> <li>• Holding Financing Allowed</li> <li>• Project Starts Immediately</li> <li>• Longer Loan Terms (4 and 5-year terms)</li> <li>• Enrollment Deadlines/Access Cut-Off</li> </ul>   | <ul style="list-style-type: none"> <li>• 3rd Party Requirements</li> <li>• No Funds Disbursed to Borrower</li> <li>• 12% - 15% Interest Rate</li> <li>• Stricter Underwriting</li> <li>• Slower Underwriting Process</li> <li>• Stricter Requirements Upon Approval</li> <li>• \$50,000 Minimum Financed</li> <li>• \$75,000 Maximum Financed</li> <li>• \$5,000 Added to Each Package</li> </ul> |
| <b>LENDER NETWORK</b>  |  |   |
| <b>REQUIREMENTS</b>  | <b>PROS</b>  | <b>CONS</b>   |
| <ul style="list-style-type: none"> <li>• Application Fee</li> <li>• Identity Verification</li> <li>• Income Requirement</li> <li>• Minimum Credit Score</li> </ul> | <ul style="list-style-type: none"> <li>• Over 75 Lenders in the Network</li> <li>• Loan Fees Charged after Funds Disbursed/Pre-Approved</li> <li>• No Maximum Loan Amount</li> <li>• Immediate Approval Decision</li> <li>• Average Funded within 10Days</li> <li>• Keep Cash On-Hand</li> <li>• Possible Entire Project Financed</li> <li>• Project Starts Immediately</li> <li>• Longer Loan Terms (2 to 7 years)</li> <li>• Excess Funds Go To Borrower's Pocket</li> </ul> | <ul style="list-style-type: none"> <li>• Possible Underfunded Approval</li> <li>• 3rd Party Financing and Servicing</li> <li>• Possible Multiple Loans</li> <li>• Possible Multiple Loan Payments</li> <li>• No Guarantee Loan Amount</li> <li>• \$5,000 Added to Each Package</li> </ul>   |

**All options launch the start of your store development process.  
All finance options are monthly payments.**