

Fees on 504 Loans

| Loan Approval Date | Third Party Lender Participation Fee (one-time fee) | | Upfront Guaranty Fee (one-time fee) | | Borrower SBA Fee (ongoing fee) | | Minimum CDC Servicing Fee (ongoing fee) | | CSA Fee (ongoing fee) | |
|---------------------------|---|-------|---|-------|---|--------|---|--------|--------------------------|--------|
| Prior to 10-13-95 | N/A | 0.00% | one-half of one percent of net debenture amount | 0.50% | N/A | 0.000% | one-half of one percent | 0.50% | one-tenth of one percent | 0.100% |
| 10-13-95 through 09-30-96 | N/A | 0.00% | one-half of one percent of net debenture amount | 0.50% | one-eighth of one percent | 0.125% | one-half of one percent | 0.50% | one-tenth of one percent | 0.100% |
| 10-01-96 through 09-30-97 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | seven-eighths of one percent | 0.875% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-97 through 09-30-98 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | thirty-one fortieths of one percent | 0.775% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-98 through 09-30-99 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | seven hundred twenty-nine thousandths of one percent | 0.729% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-99 through 09-30-00 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | six tenths of one percent | 0.600% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-00 through 09-30-01 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | four hundred seventy-two thousandths of one percent | 0.472% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-01 through 09-30-02 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | four hundred ten thousandths of one percent | 0.410% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-02 through 09-30-03 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | four hundred twenty-five thousandths of one percent | 0.425% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-03 through 09-30-04 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | three-hundred ninety-three thousandths of one percent | 0.393% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-04 through 09-30-05 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | two-hundred eighty-eight thousandths of one percent | 0.288% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-05 through 09-30-06 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | one-hundred ninety-two thousandths of one percent | 0.192% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-06 through 09-30-07 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | eighteen thousandths of one percent | 0.018% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-07 through 09-30-08 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | twenty-one thousandths of one percent | 0.021% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-08 through 09-30-09 | one-half of one percent of senior lien \$ | 0.50% | N/A | 0.00% | zero percent | 0.000% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-09 through 09-30-10 | one-half of one percent of senior lien \$ | 0.50% | N/A | 0.00% | three hundred and eight-nine thousandths of one percent | 0.389% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |

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| 10-01-10 through 09-30-11 | one-half of one percent of senior lien \$ | 0.50% | N/A | | seven hundred and forty-nine thousandths of one percent | 0.749% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 09-27-10 through 09-30-11 Temp Debt Refinance | one-half of one percent of senior lien \$ | 0.50% | N/A | | Total: One and forty three thousandths of one percent | 0.749% + SBJA Supplemental 0.294% = 1.043% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-11 through 09-30-12 | one-half of one percent of senior lien \$ | 0.50% | | one-half of one percent of net debenture amount | nine thousand three hundred seventy five ten thousandths of one percent | 0.9375% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-11 through 09-30-12 Temp Debt Refinance | one-half of one percent of senior lien \$ | 0.50% | | one-half of one percent of net debenture amount | Total: One and one hundred three thousandths of one percent | 0.9375% + SBJA Supplemental 0.1655% = 1.103% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-12 through 09-30-15 | one-half of one percent of senior lien \$ | 0.50% | | one-half of one percent of net debenture amount | nine thousand three hundred seventy five ten thousandths of one percent | 0.9375% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-15 through 09-30-16 | one-half of one percent of senior lien \$ | 0.50% | N/A | | nine hundred fourteen thousandths of one percent | 0.914% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 05-26-16 through 09-30-16 Debt Refinance | one-half of one percent of senior lien \$ | 0.50% | N/A | | Total: nine hundred fifty eight thousandths of one percent | 0.914% + 0.044% = 0.958% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-16 through 09-30-17 | one-half of one percent of senior lien \$ | 0.50% | N/A | | six hundred ninety seven thousandths of one percent | 0.697% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-16 through 09-30-17 Debt Refinance | one-half of one percent of senior lien \$ | 0.50% | N/A | | Total: seven hundred thirty one thousandths of one percent | 0.697% + 0.034% = 0.731% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-17 through 09-30-18 | one-half of one percent of senior lien \$ | 0.50% | N/A | | six hundred forty two thousandths of one percent | 0.642% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-17 through 09-30-18 Debt Refinance | one-half of one percent of senior lien \$ | 0.50% | N/A | | Total: six hundred eighty two thousandths of one percent | 0.672% + 0.040% = 0.682% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-18 through 09-30-19 | one-half of one percent of senior lien \$ | 0.50% | | one-half of one percent of net debenture amount | three hundred sixty eight thousandths of one percent | 0.368% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-18 through 09-30-19 Debt Refinance | one-half of one percent of senior lien \$ | 0.50% | | one-half of one percent of net debenture amount | Total: three hundred ninety five thousandths of one percent | 0.368% + 0.027% = 0.395% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |

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| 10-01-19 through 09-30-20 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | three thousand two hundred five ten thousandths of one percent | 0.3205% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-19 through 09-30-20 Debt Refinance | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | Total: three thousand two hundred twenty ten thousandths of one percent | 0.3205% + 0.0015% = 0.3220% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-20 through 09-30-21 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | four thousand five hundred seventeen ten thousandths of one percent | 0.4517% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-20 through 09-30-21 Debt Refinance | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | Total: four thousand eight hundred sixty five ten thousandths of one percent | 0.4517% + 0.0348% = 0.4865% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-21 through 09-30-22 | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | two thousand four hundred seventy five thousandths of one percent | 0.2475% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |
| 10-01-21 through 09-30-22 Debt Refinance | one-half of one percent of senior lien \$ | 0.50% | one-half of one percent of net debenture amount | 0.50% | Total: two thousand five hundred ninety ten thousandths of one percent | 0.2475% + 0.115% = 0.2590% | five-eighths of one percent | 0.625% | one-tenth of one percent | 0.100% |