

INSTRUCTIONS:

The following page is designed for potential clients to show to their banker, financial institution representative or lender and helps describe how the Line of Credit's Rent a Rich Uncle Program works in terms they understand. We intentionally left a blank portion at the bottom of the page so you may leave your contact information or just leave "deal notes" there.

Remember, the Rent a Rich Uncle program is very simple. But the ways it can be utilized is only limited to the borrower and the lender/bankers thinking. We are constantly amazed at some of the techniques used for our services.

ALWAYS REMEMBER TO STRESS THE FOLLOWING:

"The deposits cannot be encumbered, pledged, put in jeopardy, used to collateralize a loan, or used to guarantee a loan. The lender does not have the right of offset against our deposits. Our conditions are specific and cannot be altered. No funds can or will be deposited into your bank account. Only your Banker will have access to the funds used to purchase Jumbo CD's at the bank."

We are always available to assist. So please call if you have questions.

Good Luck!

Rent a Rich Uncle Program by Line of Credit.Ai

The following information is designed for potential lenders to become more familiar with the Rent a Rich Uncle program. Many of the particulars are applicable to all FDIC, NCUSIF, CDIC or SPIC institutions, some are not. Non-USA financial institutions should contact Line of Credit.ai directly for unique procedural details.

The Rent a Rich Uncle program is simple. We arrange deposits to be made at financial institutions worldwide, specifically Jumbo CD's (\$100,000). The deposits cannot be encumbered, pledged, put in jeopardy, used to collateralize any loan, or used to guarantee any loan or situation. No funds can or will be deposited into any financial institution client's account. Only the financial institution will have access to the funds used to purchase Jumbo CD's at the institution.

Our Courtesy Deposits are not considered "Brokered Deposits" because the financial institution does not pay for them. They do however act exactly like "Brokered Deposits". Our Courtesy Deposits are ERISA compliant funds and easily verifiable. All deposits remain at your financial institution for 12 months. The Courtesy Deposits can be renewed for additional 12 month periods if our client instructs us to do so.

We advise our clients to attach our Courtesy Deposits to their financing packages in increments of two times the dollar amount they are seeking. However, we have worked with some lenders that require the borrower to arrange up to ten times the amount of financing they are seeking in Courtesy Deposits. These dealings are always negotiated between our client and the financial institution. Obviously the negotiated terms must work for our client and their project.

Once our client has engaged The Rent a Rich Uncle Program by Line of Credit.ai, we communicate via telephone directly with the financial institution representative familiar with the client's transaction. We confirm the non-encumbering conditions as well as interest rate we will earn on the Courtesy Deposits. Then we move the Courtesy Deposits into the financial institution via wire transfers typically in \$100,000 increments until the total amount is sent. At the completion of all the wire transfers Line of Credit.ai will send a letter, via facsimile and regular mail to the financial institution representative identifying each Courtesy Deposit made and stating within the letter "These Courtesy Deposits were arranged by Deposit Capital, Inc. at the request of our clients name .

We are available to discuss any matters relating
to our product and any potential transaction as well.

Please call **416-629-7924**

Please visit our site at LineofCredit.ai for more information.