



## **The Courtesy Deposit by LineofCapital.AI** **(Offered in Partnership with our Financial Partners)**

The Courtesy Deposit product is an efficient way for clients to access financing in the form of a Loan or Line of Credit. The financing is secured through the purchase of Courtesy Deposits at a US financial institution for a fee which is determined by the amount of Courtesy Deposits required.

### **Who is it for?**

Our clients are new and established companies that require significant and/or ongoing capital.

Our clients may not be able to secure sufficient funding through conventional channels. Our financing models require a capital contribution from the client- or from an investor on behalf of the client.

We work with businesses in many sectors including- but not limited to:

- REITs, Real Estate Investment and Development
- Healthcare/ Long Term Care Facilities/ Pharma
- Retail
- Biotechnology
- Cannabis
- Technology (Artificial Intelligence, Blockchain, Software as a Service)
- Oil/Gas/Mining
- Agriculture

## How it Works

- All transactions are in USD
- Client submits Application, Executive Summary and proof of funds (client must demonstrate they are able to pay 6% of the total amount of CD's that are required to be purchased)
- Review of Executive Summary will determine viability of project. Once accepted, client will receive a Loan Locater Service Agreement (LLSA) to sign back along with a detailed business plan; 2 years financial Statements; Solicitor Information for Escrow Agreement.
- Client completes our Escrow Agreement and arranges to deposit \$35,000.00 in an Escrow Account of their choosing.
- LineofCapital.AI and/or our partners will meet with a number of financial institutions to negotiate the best terms for the client.
- Once lenders have been identified, they are presented to the client with their term sheets for the client to sign and return
- Within 24 hours of the loan or line of credit being arranged with the financial institution, the balance of the fees must be transferred to the account of Line of Credit.AI Corporation.
- Client will have access to the funds within 7-10 business days

All required fees must be paid in full prior to any movement of deposits into the requested bank.

Once the completed application document is received and we receive your funds in our account we will process the transaction and arrange for the Courtesy Deposit within 7 to 14 business days. Once the Courtesy Deposit has been ordered the transaction cannot be canceled. Provided our terms have been adhered to, the fee is refundable in the event we cannot confirm the Courtesy Deposit in our bank of choice within 15 to 17 business days of your fee arriving in our account.

Submit an Intake Form, Executive Summary and Business Plan for approval into the program along with proof and source of funds to be used to purchase the deposits. Upon approval, client completes required application and pays the required fees into an agreed upon Trust or Escrow account. The Business Plan is an important component of our program and the primary consideration for our potential lenders. It must demonstrate the viability of the project for which the client is seeking funding as well as evidence that the Borrower will have the ability to repay the loan/manage the LOC.

We can refer you to a 3rd party should you require assistance in developing your business plan. The borrowing package must be bankable and professionally prepared.

We then identify the interested bank(s) and assist in the dealings between the client and the new Banker.

This program has a proven track record through the years and may expedite and increase funding for the client.

**The following is a sample of our Lending Locator Services Agreement. This is for sample purposes only and may not reflect the exact language or terms of any agreement you may receive.**

**LENDING LOCATOR  
SERVICES AGREEMENT**

Lending Locator Service Agreement (LLSA) bearing contract number LLSA ~~XXXX~~ (the "A") is entered into as of 03/05/2020 (the "Effective Date") between ~~Lending~~ LLC in conjunction with its financial partners and affiliates, and/or agents, a Florida limited liability company having offices at 4300 Bayou Blvd, FL 32503, and ~~Arcadia Group~~ ("Client"), a Canadian company having offices at #1403, North York, ON M3C 2E8, Canada. ~~Lending~~ and Client are each a "Party" referred to collectively as the "Parties"..

**RECITALS**

~~Lending~~ has the ability to locate and identify potential business lending sources, consulting services, and assist in the development of the appropriate packaging and financing sources for funding.

The Client is interested in the services of ~~Lending~~, and is willing to compensate ~~Lending~~ for their behalf.

**Wherefore**, in consideration of the mutual covenants herein contained and of other consideration, the sufficiency and receipt of which is hereby acknowledged, it follows:

In return for ~~Lending's~~ services, the Client agrees to pay ~~Lending~~ all fees described herein ~~as set forth in the Fee Schedule, Section 6 hereof.~~

~~Lending's~~ services may include repackaging Client's loan/funding proposal to meet the requirements of suitable targeted lending institutions at no additional cost to Client.

~~Lending~~ agrees to provide Client services associated with locating a qualified lender for project financing of not less than Five Hundred Sixty Five Thousand, Eight

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**Venue, Jurisdiction.** The laws of Ontario Canada shall govern this Agreement and all matters and issues related to such.

**Enforceability.** If any provision of this Agreement becomes or is found to be unenforceable for any reason, such clause or provision must first be modified to the extent necessary to make this Agreement legal and enforceable and then, if necessary, severed from the remainder of the Agreement to allow the remainder of the Agreement to remain in full force and effect.

**Counterparts.** This Agreement may be executed in several counterparts, and all such counterparts taken together shall be deemed one Agreement.

**Escrow of Fees.** The deposit of fees is required in full to be held in a Trust Account with a Trustee Attorney/Law Firm that the Parties mutually agree. Funds will only be moved from the Trust Account upon mutual consent of the Parties, excluding the administrative fees associated with locating lenders regarding the project(s).

**Arbitration.** Although we do not expect that any dispute between parties arising out of or in connection with any dispute under this Agreement, dispute(s) shall be determined and resolved by arbitration under the Commercial Arbitration Rules of the American Arbitration Association and administered by an arbitrator appointed in accordance with said rules. Any such Arbitration shall take place in Miami, Florida. The arbitrator shall have the discretion to order that the costs of arbitration, including attorney's fees, other costs and reasonable attorney's fees shall be borne by the losing party. Notwithstanding to this provision both Client and UFS waive the right to a trial by jury or to a jury verdict. You may wish to seek the advice of independent counsel of your choosing before entering into this Agreement.

**Waiver of Breach.** The waiver by any party of a breach of any provision of this Agreement shall be construed as a waiver of any subsequent breach by any party.

**INTAKE COMPLIANCE**  
Simple Client Information

**APPLICANT'S CLIENT INFORMATION SUMMARY**  
*Part 1 of 3*

Date:

To:

Kindly provide the following information for initial review:

Applicant: Individual  Corporation

Complete either A or B - then C & D & E & F.

If the Prospective Applicant is neither an Individual nor a Corporation – but some other entity - please seek advice.

**A**

<b>Individual</b>	
Name	
Nationality	
Passport Number	
Country of Issue	
Date of Issue	
Date of Expiration	
Is Copy Passport attached	
Date of Birth	
Place of Birth	
Identity Number/Social Security No/Etc	
Residential Address	
Telephone No.	
Mobile Telephone No.	
E-mail Address	
Business Activity	
Business Address	
Business Registration No.	
Telephone	
E-mail Address	

**B**

<b>Corporation</b>	
Name	
Business Activity	
Business Address	
Corporation/Business Registration No.	

**INTAKE COMPLIANCE**  
Simple Client Information

Country of Incorporation	
Registered Office Address	
Telephone	
E-mail Address	

**PROSPECTIVE APPLICANT'S INITIAL INFORMATION**  
**SUMMARY Part 2 of 3**

**B**

<b>Corporation</b>	continued
Corporation Representative Name	
Position	
Nationality	
Passport Number	
Country of Issue	
Date of Issue	
Date of Expiration	
Is Copy Passport attached	
Date of Birth	
Place of Birth	
Identity Number/Social Security No/Etc.	
Residential Address	
Telephone No.	
Mobile Telephone No.	
E-mail Address	

**C**

<b>Banking Information</b>	
Name of Bank	
Bank Address	
Account Name	
Account No.	
Account Signatory/ies:	
If more than One Signatory -	

**INTAKE COMPLIANCE**  
Simple Client Information

set out details of signing powers registered with the Bank on the Account	
Bank Officer Name	
Telephone No.	
E-Mail Address	

**D**

<b>Funds</b>	
Currency/Amount of Funds available	
Is CURRENT Proof of Funds attached	Yes/No
Are Funds free and clear of any liens or encumbrances including Third Party interests	Yes/No
Are Funds freely transferable - if required	Yes/No

**PROSPECTIVE APPLICANT'S INITIAL INFORMATION**  
**SUMMARY**  
**Part 3 of 3**

**E**

<b>Origin of Funds</b>	
Please set out briefly and clearly the source and origin of the funds	

**F**

<b>Language(s)</b>	
What Language(s) do you speak?	English

**DECLARATION:**

I hereby swear under penalty of perjury that the information provided is both true and accurate.

I, the person issuing this Client Information Summary, am the Signatory on the above referenced Bank Account and confirm that all funds are good, clean and cleared funds of non-criminal origin, and the



**INTAKE COMPLIANCE**  
Simple Client Information

Origin of funds is in compliance with Anti-Money Laundering Policies as set out by the appropriate authorities.

Signed this \_\_\_\_\_ Day of \_\_\_\_\_, 20\_\_\_\_

Either:

For and on behalf of	(FULL Name of Individual)
Signature	<b>(Wet BLUE INK Signature)</b>
Name	
Passport No	
Issuing Country	

Or

For and on behalf of	(FULL Name of Corporation)
Signature	<b>(Wet BLUE INK Signature)</b>
Name	
Position	
Passport No	
Issuing Country	