

Investor Loan Term Sheet - Fourth Quarter 2011

Purpose:

- Fund projected growth in earning assets

Investment Opportunity:

- Up to \$100,000
- Self Directed Rollover, Traditional & Roth IRA Options Available

Rates and Terms:

- 10.5% Fixed APR, 24 Months, Interest Monthly, Principal at Maturity
- 11.5% Fixed APR, 36 Months, Interest Monthly, Principal at Maturity
- 12.5% Fixed APR, 48 Months, Interest Monthly, Principal at Maturity
- 13.5% Fixed APR, 60 Months, Interest Monthly, Principal at Maturity

Collateral:

- All the assets of the Company

Repayment Source:

- Cash flow from operations

Financial Reporting:

- Annual financial summary no later than 90 days after our FYE of 12/31

Monthly Payment Schedule for Invested Capital:

Term	Rate	Invested Capital \$					
		\$5,000	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
2 Years	10.50%	\$43.75	\$87.50	\$218.75	\$437.50	\$656.25	\$875.00
3 Years	11.50%	\$47.92	\$95.83	\$239.58	\$479.17	\$718.75	\$958.33
4 Years	12.50%	\$52.08	\$104.17	\$260.42	\$520.83	\$781.25	\$1,041.67
5 Years	13.50%	\$56.25	\$112.50	\$281.25	\$562.50	\$843.75	\$1,125.00