



3SG Marketplace ~ BioLution

Lending Solutions for BioTech, Life Sciences, Healthcare

The following Programs have been designed to assist the healthcare professional enhance the financial wherewithal of their organization in an unreliable economic climate. Whether looking to bridge the public funding or grant shortfall divide, addressing the fundamental operating needs of hiring personnel, expanding or acquiring lab & practice space, or purchasing equipment & technology infrastructure – BioLution offers creative lending solutions which result in modern access to the good old fashioned concept of *cash in hand*.

Working Capital Loan Program ~ Loans from \$25,000 to \$350,000

Designed to ultimately enhance the value of your Customer's experience – whether by marketing & advertising, hiring a new researcher, associate or consultant, taking continuing education classes or purchasing new or used equipment. Borrower has the freedom to decide how to best use the funds: debt consolidation, acquisitions or expansions, partner buy-ins, and other commercial needs will also be acceptable under this program.

PROGRAM HIGHLIGHTS

- Designed for NEW and established healthcare businesses, medical & dental practices
- Healthcare business & practices owned & operated by non-licensed professionals may qualify
- Rates, pre-pays & referral points will be set by underwriting (rates currently between 13-17.99% and are subject to change without notice)
- Terms up to 84 months are available and will be set by underwriting
- Loan does not appear on personal credit unless it becomes severely delinquent
- Funds overnighted or wired to Borrower
- Our loan document does not restrict Borrower's ability to borrow, but, sell or lease equipment as needed for the business
- Our collateral is a lien against the general assets of the business and the personal guarantee of the owner(s). A first lien position is NOT required – we take whatever lien position is available at the time of our UCC filing.

PROGRAM REQUIREMENTS

- All medical and dental professionals must be licensed for a minimum of two years
- Minimum 640 Beacon, FICO or Empirica score required. If applicant has a 640 score but has a significant judgment(s) or collection accounts may result in loan denial. Bankruptcies will be considered after 5 years if clean credit has been re-established
- Borrower's personal guarantee is always required. Spousal guarantees may be required if the spouse is active in the business or a signor on the business checking account
- Transactions require a \$495 administrative fee
- Approvals are valid for 15 days
- Sub-Brokers must be identified
- Program not available in Alaska or Hawaii
- Florida doc stamp tax fee applies to Program

SUBMISSION CHECKLIST

In order for an underwriting 'global view' of the transaction, please adhere to the following checklist:

- Signed Credit Application
- Proposed use of funds summary
- Business bank statements - most recent three months
- Business debt schedule
- Business AND Personal tax returns – most recent two years for each
- Current Business Profit/Loss Statement AND Balance Sheet
- Signed Personal Financial Statement



Rates and Terms subject to change.

This is not a commitment to lend. This is not a guarantee to provide financing

Last Updated April 2009

Questions? Call us at 716.608.8877

www.threestonegroup.com



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Zero Down Loan (ZDL) Program ~ Application Only up to \$75,000

The ZDL Program was designed for healthcare businesses that are in need of research and/or practice equipment. Similar to the Working Capital Program, Borrower has the freedom to decide how to best use the funds: debt consolidation, acquisitions or expansions, partner buy-ins, and other commercial needs will also be acceptable under this program.

Comparison of ZDL vs. Traditional Equipment Lease

Issues	ZDL	Leases
Upfront payments	No	Yes
Installation of equipment must be completed prior to funding	No	Yes
Original vendor invoice required prior to funding	Yes	Yes
Leasehold improvements included	Yes	Some
Debt reflected on CBR	No	Maybe
Sales tax issues	No	Yes
Personal property tax issues	No	Yes
Life insurance required	No	Maybe
Property insurance required	Yes	Yes
Administrative fees required	Yes	Yes
Early payoff allowed	Yes	Maybe
Equipment may be purchased from another end-user, auction house or internet market	Yes	No
Heavily customized software transactions and hourly IT work	Yes	No

PROGRAM HIGHLIGHTS

- No advance payments
- No security deposits
- Rates between ____ to ____%

PROGRAM REQUIREMENTS

- All medical and dental professionals must be licensed for a minimum of two years
- Minimum 640 Beacon, FICO or Empirica score required. If applicant has a 640 score but has a significant judgment(s) or collection accounts may result in loan denial. Bankruptcies will be considered after 5 years if clean credit has been re-established

SUBMISSION CHECKLIST

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Business Lines of Credit (BLOC) Program ~ Loans from \$50,000 to \$6,000,000

Borrower may choose between secured and unsecured loans. Secured loans are secured with hard assets (e.g. real estate); unsecured a UCC is placed on the company.

PROGRAM HIGHLIGHTS

- Unsecured Business Line of Credit between \$50,000 to \$2,000,000
- Secured Business Line of Credit up to \$6,000,000
- Rates as low as less than 2% (Prime-2) to Prime +8 (credit score driven)
- No collateral required ~ Use of funds for any purpose
- Line is revolving ~ Interest only payments
- 10 yrs Interest only payments on average outstanding monthly balance + If paid timely for the first 10 years, borrower may get a 10 year extension
- Stated & Full Income programs
- About 30-45 day turn time (case by case)

PROGRAM REQUIREMENTS

- Full Doc Need 680+ FICO: Stated 720+ Credit Score
- Must be in business for over 2 years
- Corporation, LLC or Partnership

SUBMISSION CHECKLIST

In order for an underwriting 'global view' of the transaction, please adhere to the following checklist:

- BLOC Application
- Signed Financial Statement Form
- Signed Fee Agreement Form
- Signed Borrower Authorization Form
- Credit Report (can self serve @ www.myfico.com)
- Description of the business, as well as proposed use of funds
- Certificate of good standing
- 12 months of business bank statements
- Business debt schedule
- Business Valuation (*TBD by case)
- 2007-08 Business AND Personal tax returns or most recent two years for each
- 2009 YTD + 2008 Business Profit/Loss Statement or Operating Financials

BLOC APPLICATION FEE STRUCTURE

There's a one time non-refundable application fee based on the loan amount below. Fees must be submitted via bank wire transfer and are charged only AFTER preliminary review of documentation. This does not include closing costs & fees which will be provided with Conditional Approval.

Loan Amount	Application Fee
\$50,000 - \$200,000	\$400.00
\$201,000 - \$500,000	\$600.00
\$501,000 - \$1,000,000	\$1,000.00
\$1,100,000 - \$6,000,000+	\$2,000.00

Other Information:

Real Estate Brokers or Mortgage Companies are not allowed please



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Merchant Capital Advance Program - Cash Advances from \$10,000 to \$500,000

When the trails of traditional funding come to an end, the Merchant Capital Advance Program provides funds fast with our no asset, no credit score, no income verification program. Historically ideal for restaurants, hotels and retailers, this program is offered to *any* business that accepts credit cards. Simply put, this is the best cash-flow friendly product on the commercial market today.

PROGRAM HIGHLIGHTS

- Funded amount is typically 80-100% of monthly average credit card volume
- Daily holdback on daily credit card transaction are typically between 10-20% (no fixed payments)
- No collateral, financials, tax returns or personal guarantees
- No personal or business liens
- No income or asset documentation or qualification
- No credit score requirements
- Unsecured - no real estate ownership required
- Same day pre-approval with no obligation or application fee
- Approval and funding within 7-10 days - or less
- Purchase or cash-out

PROGRAM REQUIREMENTS

- Minimum of four credit card statements
- Bank + three trade references
- Must be in business for at least one year
- Minimum monthly credit card transactions must be at least \$2,500
- Visa, MasterCard, American Express

SUBMISSION CHECKLIST

- Signed Administrative form
- Six (6) most recent bank card statements
- Six (6) most recent American Express statements (if applicable)
- One (1) complete most recent bank statement
- Copy of Business License (Liquor, Sales Tax Permit, etc)
- Copy of Owner(s) drivers license
- Merchant's voided check
- New processor application completed & signed
- Old processor signed cancellation notice (if applicable)
- Most recent mortgage statement (if Merchant owns property)
- Signed Merchant Cash Advance Agreement

Continue to Grow Your Business with Additional Working Capital for:

- "Fast Cash" for inventory, marketing & advertising, expansion remodeling, equipment purchases, payroll, emergencies, etc
- Down payment funds to purchase an existing business, commercial property, or franchise (with no new loan payments to disclose)
- Additional needed assets to be combined with another business or commercial loan transaction that may be "cash-short"



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3SG Marketplace ~ Biolution Regen

Lending Solutions for BioTech, Life Sciences, Healthcare
CRE Purchases, Refinancing, Development, Rehabilitation

Commercial Real Estate Mortgage Program ~ Loans from \$250,000 to \$15,000,000+
3SG's Commercial Real Estate Mortgage Program, "Regen", was developed exclusively for the Buffalo Niagara market. For every cookie-cutter commercial space built in the last couple decades, our region is loaded with historical and architectural treasures just waiting for a heavy dose of reinvestment, re-use, refurbishment ~ *regeneration*.

The following guidelines have been developed to assist the borrower understand the criteria to be met for each and every preliminary review request for a commercial real estate mortgage consideration. 3SG may not submit your package to the 3SG Marketplace until all criteria have been properly satisfied.

Supporting Documentation and Information Needed:

- Executive Summary or Description of the Project
- Proposed Loan Terms & Parameters
- Estimated Value of Real Estate with Supporting Evidence (e.g. previous appraisal no older than 90 days)
- Resume of Borrowing Entity and/or Principal(s)
- Loan Request & Allocation of Proceeds
- Credit Score (preferably 3-bureau report within last 30 days)
- Current Financial Statement (last month-end)
- Income (P&L) Statement (2009 YTD + 2007-2008)
- Financial Projections and/or Pro Forma
- Historical Rent Roll (2009 YTD + 2007-2008) or Lease Agreements
- Color Photos of Subject or Development Plans, Sketches, Renderings

General Borrower Viability Guidelines:

- Borrowing entity net worth should be equal to the loan amount requested
- Borrowing entity should be able to demonstrate 20-30% equity in project (hard costs only)
- Borrowing entity should have 20-30% cash liquidity of total project (cash, stocks, bonds, grants, tax or historical credits etc)
- LTV Ratio Average 70-75%

3SG Preliminary Review Process

- Please email all supporting documentation and information to broker@threestonegroup.com
- Upon receipt 3SG will initialize review and respond within 1-2 business days
- Large amounts of data (e.g. appraisals) typically take 3 business days to review
- After review 3SG will make personal contact with the supporting party and indicate next steps



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3SG Marketplace ~ BioLution Select

Lending Solutions for BioTech, Life Sciences, Healthcare
Securities-Based Lending

Securities-Based Lending Program ~ Loans from \$250,000 to \$15,000,000+

We find ourselves in an economic and financial environment not witnessed for many years. Stocks of respected companies are at historic lows. The once lofty financial institutions are in bankruptcy and/or distress or being 'saved' by Federal bailouts. Operators of formerly sound businesses are plagued by now-empty traditional credit resources: they can't get receivables financed, maintain adequate working capital, or meet payrolls, much less fund growth and expansion plans.

3SG's Securities-Based Lending Program allows individuals and institutions to leverage their ownership of public securities at a time when securities are at unfavorable selling levels and their needs for capital are not being met.

PROGRAM HIGHLIGHTS

- Below market interest rates that are fixed and presently range from 2.5 to 4.5%
- Eligible securities included publicly traded stocks, bonds and mutual funds
- Loan to Security Ratios between 35-80%
- Borrower retains all market appreciation opportunity and receives the benefit of any dividend or interest that the securities generate
- This is a non-recourse loan. If there is a default, the borrower keeps the loan proceeds and the lender only claims the collateral.
- Borrower's liability is limited to the collateral pledged to the loan. Lender has no right to proceed against the Borrower for any deficiency whatsoever.
- Loan proceeds generally can be used for any purpose
- Flexible terms at loan maturity. At maturity, the Borrower may renew the loan, possible refinance or pay off the loan
- Borrower only pays loan points – no third party fees such as underwriting, appraisal etc.
- Funds may be deposited in Borrower's account in 3-5 business days upon contract execution and transfer takes place

Equity Credit Lines for Public Corporations ~ Loans from \$250,000 to \$15,000,000

This Program was specifically designed so senior officers of the public company ultimately determine when and how the exact draw downs will occur, resulting in as much control as possible in the hands of management. This product is paramount at a time when individual investors are shying away from the typical PIPE products that have been available in the past.

PROGRAM HIGHLIGHTS

- Lender structures the Credit Lines based on the average liquidity of a stock's performance based on short term data, and mid to long term data. From this, draw-down amounts will be set
- Lender will buy free-trading stock from the company, at a pre-determined, reasonable discount to fund draw-downs
- The "line" and its correlating "draw-downs" will be in amounts that, when executed, should not exceed more than 15 to 20% of typical volume to control the fulfillment of our obligations
- By agreement, for each transaction, there is a floor price established to protect the lows, and a restructuring of terms as conditions improve



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