

DISCLOSURES REQUIRED BY NEBRASKA LAW

THE STATE OF NEBRASKA HAS NOT REVIEWED AND DOES NOT APPROVE RECOMMEND, ENDORSE, OR SPONSOR ANY LOAN BROKERAGE AGREEMENT. THE INFORMATION CONTAINED IN THIS DISCLOSURE DOCUMENT HAS NOT BEEN VERIFIED BY THE STATE. IF YOU HAVE QUESTIONS, SEEK LEGAL ADVICE BEFORE YOU SIGN A LOAN BROKERAGE AGREEMENT.

November 6, 2020

Dear Customer,

This letter is intended to provide disclosures, required by the State of Nebraska, in a simple and legible manner. It is our intention to be as transparent as possible, providing you with the information you need to make the best decision for your business.

Contact Information

The broker you are working with is Fundera, Inc., a Delaware Corporation.

Address 123 William Street, 21st Floor
New York, NY 10038

Telephone Number 1 (800) FUNDERA // 1 (800) 386 3372

Email Address business@fundera.com

Internet Address <https://www.fundera.com/>

Business Conduct

Fundera conducts business as a C Corporation incorporated under the laws of the State of Delaware.

Time in Business

Fundera was incorporated in September of 2013. We launched our service publically in February of 2014.

Agreements & Loans

In the past 12 months as a loan broker in the State of Nebraska we've entered into 83 brokerage agreements and secured 15 loans for customers within Nebraska.

Nationally and within the previous twelve months, Fundera has entered into 25,392 brokerage agreements with borrowers. Within the previous twelve months, Fundera has helped business borrowers secure 3,851 loans or related financing products.

Description of Service

Fundera is an online marketplace that connects small business owners with funding providers. We work with carefully vetted lenders to assemble high-quality funding sources for small business owners, and seek to ensure that borrowers receive fair terms and rates on each loan.

Interested borrowers visit the Fundera website (<https://www.fundera.com/>) and complete an on-line loan questionnaire. Borrowers may request a range of financing products, including short-term loans, business term loans, Small Business Administration (SBA) loans, invoice financing, merchant cash advances, and equipment financing.

Once a borrower fills out a loan questionnaire, we connect the borrower to lenders offering products that match their business' needs and qualifications. The borrower may then choose to submit formal

applications to these lenders to secure financing offers. As part of this process, Fundera works with each borrower to assemble the necessary documentation and complete the required form(s). We endeavor to keep borrowers informed throughout the process and to help borrowers obtain suitable financing options.

The decision to underwrite a loan is made by our lender partners and we cannot guarantee that a borrower will receive a financing product or loan. As part of our brokerage agreement, however, we agree to make reasonable efforts to secure offers for financing products or loans from lender partners within the Fundera network.

**Obligation to Pay
Broker**

Fundera’s service is free to small business borrowers. As a result, you have no obligation to pay us for our services at any time. We are paid by our lenders in exchange for successfully arranging suitable loans for our customers.

**Persons Charged
with Responsibility**

A list of the names, addresses and titles of our officers, directors, trustees, general partners, general managers, principal executives, and any other persons charged with responsibility for our activities is attached as Exhibit A.

**Statements on
Legal Actions**

The following statements relate to Fundera. and all of the individuals identified in Exhibit A:

*Felonies and
Misdemeanors*

Neither Fundera nor any person identified in Exhibit A has ever been convicted of a felony or misdemeanor or pleaded nolo contendere to a felony or misdemeanor charge if such felony or misdemeanor involved fraud, embezzlement, fraudulent conversion, or misappropriation of property.

Civil Actions

Neither Fundera nor any person identified in Exhibit A has been held liable in a civil action by final judgment or consented to the entry of a stipulated judgment if the civil action alleged fraud, embezzlement, fraudulent conversion, or misappropriation of property or the use of untrue or misleading representations in an attempt to sell or dispose of real or personal property or the use of unfair, unlawful, or deceptive business practices.

*Current Injunctions
or Restrictive
Orders*

Neither Fundera nor any person identified in Exhibit A is subject to any currently effective injunction or restrictive order relating to business activity as the result of an action brought by a public agency or department including, but not limited to, action affecting any vocational license.

Other Information These disclosures are intended to satisfy the requirements set out in Nebraska Revised Statute 45-191.01.

Thank you for using Fundera. Please reach out to us at business@fundera.com if you have any questions or concerns.

Sincerely,

Fundera Team

business@fundera.com

EXHIBIT A

INDIVIDUALS RESPONSIBLE FOR FUNDERA BUSINESS ACTIVITIES

Jared Hecht

Chief Executive Officer

123 William Street, 21st Floor | New York, NY 10038

Tim Chen

Director

875 Stevenson St., 5th Floor | San Francisco, CA 94103

Robert Lattuga

Director

875 Stevenson St., 5th Floor | San Francisco, CA 94103