

CORPORATE OVERVIEW

UNITED CAPITAL FUNDING



INTELLIGENT.WORKING.CAPITAL™

Client References

Babb Technology Services Inc. Computer systems design services Client since 2017	Broderick Batts, CEO bcbatts@babbbtech.com 470-428-9499
Crewestone Technologies, Inc. Program management solutions Client since 2012	Jay Schneider, Finance Director jschneider@crewestone.com 757-825-8951
DeltCorp Industries, LLC, dba AFEEA Staffing/AFEEA Janitorial Staffing services Client since 2012	Jason Del Toro, Regional Manager jdeltoro@afeeastaffing.com 931-510-6832
DNA ServStaff, Inc. Staffing services Client since 2015	Heather David, CFO heatherd@payservsystems.com 260-624-3200 ext. 210
Drayton, Drayton and Lamar Government contractor: consulting business Client since 2009	Kaye Gilliard, Account Manager kaye_gilliard@ddlinc.com 706-863-3478 <i>(If you choose to email Kaye, please reference United Capital Funding in the subject line)</i>
Janitech, Inc Janitorial services Client since 2017	Grace Auger, Controller grace_auger@nejanitech.com 978-701-6811
Potts Consulting Group, LLC, dba Feature(23) General management consulting services Client since 2015	Michael Potts, Managing Member mike@feature23.com 904-414-3030
Recycling & Waste Solutions Nonhazardous Waste Treatment and Disposal Client since 2017	Eric King, Vice President of Finance eking@recyclingwaste.com 484-233-5160
RTS of Broward Corp dba RTS Underground Underground utilities, infrastructure and engineering. Client since 2019	Sergio Rendo, CEO srendon@rtsunderground.com (954) 610-6187 <i>(If you choose to contact Sergio, please do so during business hours)</i>
SVI America Corporation Computer systems design services Client since 2008	Catherine Gevela, Admin & Finance Manager cgevela@sviamerica.com 651-587-9997
TriStar Staffing Solutions, LLC Staffing services Client since 2014	Robert Smith, Director of Operations robertsmith@tri-starstaffing.com 918-894-3499
Watcher Products Inc. dba Watcher Total Protection Electrical and Other Wiring Installation Contractors Client since 2017	Laura Freeman, Vice President laura@watcherproducts.com 877-289-2824 ext 112
WC Works, Inc. Air and Gas Compressor Manufacturing Client since 2019	Steven Witt, President stevewitt@wcworks.net (941) 474-4080



Corporate References

Banking

First Tennessee Business Credit

165 Madison Avenue, Suite 700
Memphis, Tennessee 38103

Daniel McCarthy, Vice President

(901) 523-4780

djmccarthy@ftb.com

Stephen Brimm, Vice President

(901) 523-4356

srbriem@firsthorizon.com

Legal

Trenam Law

200 Central Avenue, Suite 1230
St. Petersburg, Florida 33701

Charles M. Harris, Member

(727) 820-3950

cmharris@trenam.com

Accounting

CBIZ Kirkland, Russ, Murphy & Mayer Hoffman McCann P.C.

An Independent CPA Firm, KRMT Tampa Bay Division
13577 Feather Sound Drive, Ste. 400
Clearwater, Florida 33762

Andrew J. Russ

(727) 572-1400

aruss@KMRTCPA.com



Advantages

Financial strength

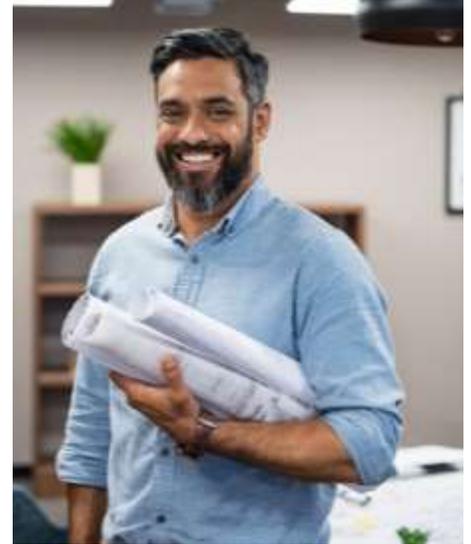
We are part of an FDIC-insured \$2.2 billion-asset commercial bank, Gulf Coast Bank & Trust Company. We are capable of handling your funding needs and we do not depend on unreliable investors and funding sources.

Competitive advantage

We take pride in our dedication to exceptional client service and retention. Our client retention rate is more than five times the industry average and our firm boasts 98% client satisfaction according to our recent client satisfaction survey.

Nationally recognized services

Our client's debtors include 90% of the top 50 companies included in the latest Fortune 500. We are experienced in dealing with industry leaders and giants.



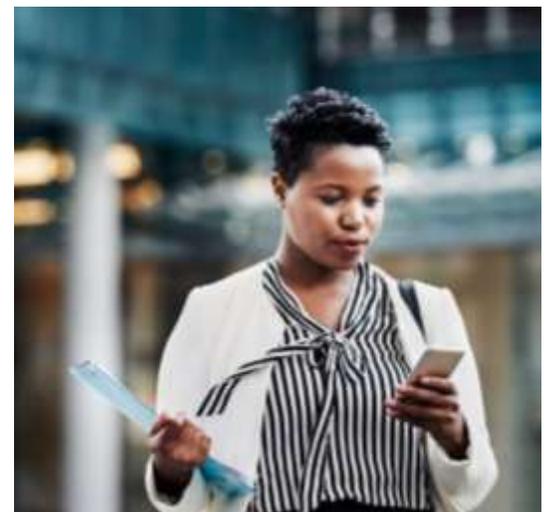
Advantages of being a client:

- You choose the invoices you would like to factor.
- Immediate funds wired into your account the next day.
- Simple, transparent fees - a fee for the cost of the capital and a banking fee (ACH or wire transfer charge).
- Professional contact with your customers conducted by our highly trained U.S.-based team.
- Invoice aging and thorough reports are available through our secure online reporting platform, CADENCE (available at no cost).
- Credit investigation on your new clients (also available at no cost).



Apply today through our [secure online application](#).

- No cost to apply.
- Typical advance rate is at least 80%.
- For your first funding, invoices are eligible up to 60 days from the date of invoice.
- Fixed professional fees, with multiple pricing options available.
- Services are tailor-made to meet your needs.
- Customizable time increments help you save money.
- Fast turnaround. In most cases, decisions can be made one complete business day.
- No onboarding fees for origination, application processing, annual renewal, auditing, termination or prepayment.
- No long-term contracts; there is a 30-day right by either party to cancel.
- No geographical limits within the United States.



Frequently Asked Questions

1. How is factoring different from a loan, say from a bank? Or accounts receivable financing from a bank?

Factoring is not a loan. As a verb, to “factor” is the act of buying or selling accounts receivables. This is a very important difference between a bank loan backed by your accounts receivables, or other collateral. Since factoring is not a loan, no debt is recorded on your balance sheet.

2. Can I factor even though I may currently have an outstanding bank loan or line of credit?

Yes, in most cases. If you currently have a loan outstanding, you may have pledged your accounts receivables as collateral. If this is the case, United Capital Funding will work with you and your current lender to structure a Subordination Agreement.

3. What information is needed to start the accounts receivable funding process? What does it cost to apply?

We have a simple online application and can respond with an answer within one business day of receiving the completed application. Unlike many other factors, there is no application fee. There are no other “hidden” fees either. We don’t charge a documentation fee, setup fee, or origination fee.

4. Do I need to sell all of my accounts receivables?

No, you elect which client, and which invoice to factor. If you choose to do so, you can sell all of your approved AR to us. However, you are under no requirement to do so.

5. I am very interested. How long will it take to begin factoring?

We quickly, yet carefully, work with you through the due diligence process. We can usually fund your initial request within a week after we receive a signed contract and all of the related documents back. After the initial funding, we fund on a next business day basis. Funds are wire/ACH transferred to a bank account designated by you.

6. How do you verify my AR? Won’t my customer wonder what is going on?

These are important questions to ask any potential funding source. We are very sensitive to the need to be thorough, yet careful when we verify your accounts receivable. The need to verify your accounts receivable is essential. We have a professional team of highly trained and experienced account executives who verify your AR. Verification is an accepted part of the funding process, and also serves as a tool to assist us in identifying if a customer service problem or issue exists with your customer. We carefully document all steps in the verification process to ensure compliance with the written procedures used by our team of professionals.

7. Where do the payments go after we begin? What happens if I get a check sent to me by mistake?

All payments made by your customer go directly to a lockbox. We do not handle any of your customers’ payments. This allows us to maintain the highest level of financial integrity in the payment remittance process. In the event that a customer mistakenly sends you a check on a purchased account, the check must be immediately forwarded to our lockbox. You should never deposit it.



8. How do I know if one of my customers has paid?

United Capital Funding provides secure, 24/7 online access to all our clients. There is no charge for the service. Many of our standard factoring reports, such as an Invoice Aging Report, Collection Report and Refundable Reserve Balance can be accessed online. Or feel free to call us at any time.

9. What does the factoring process cost?

It is very difficult to outline our five-day term fee without first reviewing your completed application. Unlike other factors, we do not have a cookie-cutter fee schedule. All of our factoring partnerships are priced on an individual basis. We advance at least 80% of the AR we purchase, with the 20% reserve (less the professional fee) paid at collection. We prefer to structure our professional fees on a five-day pricing window, not a 30-day term. In addition, we typically do not retain a permanent reserve. Reserve disbursements occur contractually once a week.

10. How long is my contract for? Is there a penalty if I would need to stop factoring?

Our Accounts Receivable Purchase Agreement typically has a term of one year. There are no exit penalties or liquidated damage clauses as part of our agreements.

11. What happens if my customer doesn't pay an invoice?

The answer depends on the reason for the lack of payment. If there is a dispute or if the aging on the AR exceeds an agreed to date in the future (typically 90 days from invoice date), we would request that you reimburse us; either by having the invoice and factoring fee be deducted from your next advance, replace it with another collectable invoice or apply the receivable to your reserve account. However, if your customer declares bankruptcy within 60 days from the invoice date, United Capital Funding Group, LLC. will absorb the credit-related loss.

12. Is United Capital Funding a broker or the funding source?

United Capital Funding is the funding source, not a broker. A broker is a "middleman" who represents multiple funding sources, and is paid a fee for doing so. There are many excellent brokers that exist in the market place. However, we fund utilizing our own resources and capital.

13. What kind of due diligence should I complete on a factor?

It is very important to have a clear understanding of the financial capacity and track record of your funding partner. We would strongly encourage you to complete a thorough and careful due diligence on any funding source you are considering. Call the references supplied by the factor. Research the financial condition of your potential funding source by requesting and receiving bank, legal and accounting references. This critical first step in the process should not be skipped.

14. How can I receive more information on you professional factoring services?

We would welcome your visit to our main office located in the Tampa Bay area at any time. We would also be happy to meet with you at your office, plant or facility at your convenience. We can also be reached via our website (www.ucfunding.com); or email at info@ucfunding.com. Our website contains additional information for your review, as well as background information on the ownership of our firm.

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146 2nd Street North, Suite 200
Saint Petersburg, Florida
(727) 894-8232

Nashville, Tennessee
4525 Harding Pike, Suite 256
Nashville, Tennessee
(615) 483-5720

Chicago, Illinois
401 N. Michigan Avenue, Ste 1200
Chicago, Illinois
(312) 560-7600

**Columbus, Ohio
(Capital-Plus)**
3250 Henderson Road, Ste 201
Columbus, Ohio
855-522-3951



Reference Guide

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Toll Free: (877) 894-8232
Fax: (727) 898-4205
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 Tampa, Florida 33631-3246

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Peggy Dlugozima

Communications Specialist

Alina Hall

Portfolio Manager

Joe Yannazzone

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 Kim Doss
 Raymond Fajardo
 Charles Hall
 David Hall
 Yuriy Ordinat
 Jennifer Youmans

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Claudia DePierre
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Judy Lavieri

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