



Main Street Lending Program Loan Options	New Loans	Priority Loans	Expanded Loans (upsized tranche to existing term or credit facility)
Term	4 years	4 years	4 years
Minimum Loan Size	\$500,000	\$500,000	\$10,000,000
Maximum Loan Size	Lesser of \$25M or 4x 2019 adjusted EBITDA	Lesser of \$25M or 6x 2019 adjusted EBITDA	Lesser of \$200M, 35% of outstanding and undrawn available debt, or 6x 2019 adjusted EBITDA
Lender Risk Retention	5%	15%	5%
Repayment	Year 1: fully deferred; Years 2-4: 33.3% amortization per year	Year 1: fully deferred; Years 2-4: 15%, 15%, 70%	Year 1: fully deferred; Years 2-4: 15%, 15%, 70%
Interest Rate	LIBOR (1 or 3 month) + 3%	LIBOR (1 or 3 month) + 3%	LIBOR (1 or 3 month) + 3%
Security	Lender may require	Lender may require	Lender may require, but required if existing loan was secured
Prepayment	No penalty	No penalty	No penalty
Fees	100bps fee to Fed; up to 100bps origination fee in lender discretion	100bps fee to Fed; up to 100bps origination fee in lender discretion	75bps fee to Fed; up to 75bps origination fee in lender discretion
Forgivable	No	No	No
Priority	Senior to all other debt	Senior or pari passu, except mortgage debt	Senior or pari passu, except mortgage debt
Use of Proceeds to Pay Other Debt	No, except debt service due and owing or maturity of other debt	No, except debt service due and owing or maturity of other debt, and debt of other lender refinanced at origination	No, except debt service due and owing or maturity of other debt
Compensation, Stock Purchase, & Distribution Restrictions	Yes	Yes	Yes