

CYNERGY

Financial Trust

City Scape Office Towers
One East Washington Street - Suite 500
Phoenix, AZ 85004

BANK INSTRUMENT LOAN FUNDING

1. The system we developed attaches your project with all the collateral support you'll need in the form of a Bank Instrument. The Bank Instrument acts as the primary and only collateral support for the project, until funding is completed. The minimum loan value is \$150 Million, U.S. amounts under the minimum will be reviewed on a case-by-case basis.
2. As soon as our Funding Committee approves your project Collateral Instrument for you.
3. The Collateral Instrument Provider requires the Borrower/ Borrowing Entity to pay a 3% Bank Mobilization Fee & 15% of the Bank Instrument's value procuring the Instrument.
4. The Borrower must indicate their acceptance of our "Letter of Offer", in writing; and indicate their intent and ability to make the payment for procuring the Collateral Instrument.
5. We will then issue a "Pro Forma Invoice" for the Collateral Instrument. Payment is expected to be made via SWIFT Wire Transfer and the Collateral Instrument will then be issued by the Bank providing the Guarantee. That will be followed up with a formal "Funding Agreement, (FA)". That FA is then executed by the Borrower and returned to us.

To Sum it up: A business plan must be submitted for review then:

1. The Loan is reviewed by the Administrator and forwarded to our Funding Committee.
2. If the project is acceptable, they approve it subject to their terms and conditions.
3. We confirm the Applicant's ability to collateralize their project.
4. We send a formal letter to Borrower.
5. Borrower accepts and sends acceptance letter.
6. Cost of Collateral is paid and assigned by the Administrator.
7. Funding Contract is issued and you're on your way to funding.