

# The Main Street Lending Program Loan Facilities

## Key Features



### Main Street New Loan Facility

### Main Street Priority Loan Facility

### Main Street Expanded Loan Facility

#### Term of Loan

5 years

5 years

5 years

#### Minimum Loan Size

\$250,000

\$250,000

\$10 million

#### Maximum Loan Size

Lesser of \$35 million or an amount that, when added to outstanding and undrawn available debt, does not exceed 4 x 2019 adjusted EBITDA

Lesser of \$50 million or an amount that, when added to outstanding and undrawn available debt, does not exceed 6 x 2019 adjusted EBITDA

Lesser of \$300 million or an amount that, when added to outstanding and undrawn available debt, does not exceed 6 x 2019 adjusted EBITDA

#### Risk Retained by Lender

5%

5%

5%

#### 5 Year Principal Payment Schedule

0%, 0%, 15%, 15%, 70%

0%, 0%, 15%, 15%, 70%

0%, 0%, 15%, 15%, 70%

#### Interest Payments

Deferred for 1 year

Deferred for 1 year

Deferred for 1 year

#### Interest Rate

LIBOR (1 or 3 months) + 3%

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#### Transaction Fee (paid by borrower or lender to Fed)

100 basis points of principal loan amount

100 basis points of principal loan amount

75 basis points of principal loan amount

#### Origination Fee (paid by borrower to lender)

Up to 100 basis points

Up to 100 basis points

Up to 75 basis points

#### Eligible Lender

US federally insured depository institution or US branch or agency of foreign bank

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#### Eligible Borrower

1. Established before March 13, 2020
2. Up to 15,000 employees or up to \$5 billion in revenue
3. Created or organized in or under the laws of US with significant operations in and a majority of its employees based in the US

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#### Prepayment of Loan

Permitted without penalty

Permitted without penalty

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#### Eligible Loan

New loan, originated on or after April 24, 2020

New loan, originated on or after April 24, 2020

Expansion of existing loan originated before April 24, 2020

#### Must borrower commit to compensation, stock repurchase, and capital distribution restrictions of CARES Act?

Yes

Yes

Yes

#### Date SPV Ceases Purchasing Loans

September 30, 2020 (unless extended by Fed and Treasury Dept.)

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