

INSTRUCTIONS:

The following page is designed for potential clients for the Deposit Capital Courtesy Deposit (“DCCD”) program, or to show anyone how the DCCD product works. We intentionally left a blank portion at the bottom of the page so you may leave your contact information or just leave “deal notes” there.

Remember, the DCCD program is very simple. But the ways it can be utilized is only limited to the borrower and the lender/bankers thinking. We are constantly amazed on some of the techniques used for our product. Please review the “examples” section of our web site for some unique approaches.

ALWAYS REMEMBER TO STRESS THAT:

“The deposits cannot be encumbered, pledged, put in jeopardy, used to collateralize a loan, or used to guarantee a loan. The lender does not have the right of offset against our deposits. Our conditions are specific and cannot be altered. No funds can or will be deposited into your bank account. Only your Banker will have access to the funds used to purchase Jumbo CD’s at the bank.”

We are always available to assist. So please call if you have questions.

Good Luck!

Deposit Capital Courtesy Deposit Program “DCCD”

Co-signer Alternative Program, Borrower Leverage, Lower Interest Rates, Motivate your Banker.

The Deposit Capital CD deposit program is very simple. We arrange deposits to be made at acceptable financial institutions worldwide, specifically Jumbo CD's (\$100,000). The deposits we arrange cannot be encumbered, pledged, put in jeopardy, used to collateralize your loan, or used to guarantee your loan. No funds can or will be deposited into your bank account. Only your Banker will have access to the funds used to purchase Jumbo CD's at the bank.

These Courtesy Deposits provide the borrower with significant leverage and negotiating power with most lenders. In short, Deposit Capital will arrange for the purchase of Jumbo CD's (\$100,000 per CD) at acceptable financial institutions. Even if you do not have a lending bank or banking relationship, Deposit Capital has a program that will “find you a bank”. Yes, we even find the bank for you! \$100,000 minimum, NO MAXIMUM!

Our product makes your capital-seeking campaign easier and provides incentive for the lender to fund your package. Attaching our product to your loan package, line of credit request, or business project will make your capital-seeking proposal more appealing to your lender. In fact, our product provides more than just motivation for your lender to fund your project. Our product may provide the lender with liquidity for your project and other projects. Your loan, line of credit or borrowing package will stand out with our product attached to it.

Deposit Capital's Courtesy Deposit program suggests a minimum of double your funding request amount in CD's be arranged for deposit at your lending institution. Deposit Capital fees depend on the dollar amount you request Deposit Capital to move on your behalf. If you request one million dollars or more in CD's to be deposited in your bank, the charge will be 3% of the amount requested. If you request less than one million dollars in CD's, the charge will be 5% of the total dollar amount of CD's transferred.

Deposit Capital does not review your project. Nor do we do credit checks. We simply arrange for money to be deposited into the bank of your choice via the purchase of Jumbo CD's. Your dealings are between yourself and your banker. No funds can or will be deposited into your bank account. Only your Banker will have access to the funds used to purchase Jumbo CD's at the bank.

Please visit our site at www.depositcapital.com for more information and “examples” of how our clients have used our product.