



THE ROUTE – FINANCE'S LOAN PROCESS

Loan Enquiry Received

Initial Appraisal (48 hrs)

If loan criteria does not meet the investor mandate, The Route – Finance can collaborate with other funders to find an alternative solution.



Loan Falls Within The Route – Finance's Investor Mandate:

- Funds Available on Platform
- Sufficient Security Available
- Borrower is a Corporate Entity
- Viable Exit Indicated
- Appropriate Loan Term

Subject to DD, Funds can be guaranteed

Draft Terms Issued For Negotiation and Approval

Final Terms Agreed

- Full Due Diligence Requirements Provided
- Estimated Drawdown Date Confirmed

Borrower:

1. Signs Final Terms Sheet
2. Pays an Initial Booking Fee
3. Completes Due Diligence Factfind and Returns to The Route – Finance

The Route – Finance Conducts Due Diligence:

Exit Strategy

- Identified
- Realistic

Security

- Valuation Instructed by The Route – Finance (or re-addressed if done in last 3 months)
- Confirmed as Suitable Asset Class

Legal Status

- Certificate of Incorporation
- Articles of Association
- Aged Creditor List
- Accounts
- Balance Sheet
- Cashflow Forecast

Due Diligence Complete

- Loan Proposed to Members
- Members Confirm Participation
- Lawyers Instructed
- Legal Documentation Completed

Completion Date Confirmed

Raise Closed

Drawdown

Investors Issued with Loan Notes

LOAN TERM

The Route – Finance Continues to Liaise with Borrowers and Investors to:

1. Deal with Ad Hoc Developments
2. Provide Regular Updates to Members
3. Administer Loan to Maturity

Loan Repaid to The Route – Finance's Investors

The Route – Finance Acts as Security Trustee Until Loan is Repaid

