

## DISCLOSURES REQUIRED BY NORTH CAROLINA LAW

The State of North Carolina has not reviewed and does not approve, recommend, endorse or sponsor any loan brokerage contract. The information contained in this disclosure has not been verified by the State. If you have any questions, see an attorney before you sign a contract or agreement.

Bala Arena Capital, LLC.

3144 34th street, Astoria, NY 11106

This letter is intended to provide disclosures, required by the State of North Carolina, in a simple and legible manner. It is our intention to be as transparent as possible, providing you with information you need to make the best decision for your business.

Name of Broker -The broker you are working with is Bala Arena Capital, LLC a New York limited liability company.

Officers - A list of the names, addresses and titles of our officers, directors, trustees, general partners, general managers, principal executives, and any other persons charged with responsibility for our activities is attached as Exhibit A. We have no current employees located in North Carolina, but our New York-based support staff is available to serve all borrowers over the phone or by email, chat, or Twitter.

Total Brokerage Contracts and Financings - Over the past 12 months as a loan broker in the State of North Carolina, we have entered into loan broker contracts and secured loans for 97 customers within North Carolina.

Financial Statement - As required, we have included a copy of our recent financial statements to illustrate our financial health and performance. You can find that attached as Exhibit B. Note that our statements reflect significant cash investments as we grow operations to provide customers with better service.

Broker Services - Bala Arena Capital is an online marketplace that connects small business owners with the best funding provider for their businesses. We work with carefully vetted lenders to assemble the highest quality funding sources for small business owners, with an emphasis on ensuring that borrowers receive fair terms and rates on each loan.

Interested borrowers visit the Bala Arena Capital website ([balaarenacapital.com](http://balaarenacapital.com)) and complete an online loan questionnaire. Borrowers may request a range of financing products, including cash flow loans, business term loans, SBA loans, invoice financing, merchant cash advances, and equipment leasing.

Once a borrower fills out a loan questionnaire, we will connect the borrower to prescreened lenders that match their business' needs and qualifications. The borrower may then choose to submit formal applications to secure financing offers. Throughout this process, Bala Arena Capital works with each borrower to assemble necessary documentation, complete required forms, and will endeavor to keep business owners informed with fair, transparent, and expert advice on the best financing options.

No honest broker can guarantee that a borrower will receive a loan, and we do not do so here. As part of our broker agreement, we agree to make all reasonable effort to secure offers for financing products or loans from our lender partners within the Bala Arena Capital network.

Payment - This service is free to you. We do not charge borrowers to use the Bala Arena Capital service. If you secure a loan offer and decide to accept, your lender will pay us a variable origination fee of between 1-5% of the size of the loan, or up to 25% of the fees associated with an invoice financing contract. If you decide to renew with your lender and/or to finance additional invoices, we will earn the same fee on any additional loan products.