

MAIN STREET LENDING PROGRAM TERMS, ELIGIBILITY, AND CERTIFICATIONS

Loan Terms			
	New Facility	Priority Facility	Expanded Facility
Loan Amount Minimum	\$500,000	\$500,000	\$10,000,000
Loan Amount Maximum	<p>The lesser of (i) \$25 million or (ii) an amount that, when added to the borrower's existing outstanding and undrawn available debt, does not exceed 4x 2019 EBITDA.</p> <p>EBITDA is calculated the same way as current bank documents as of 4/24/20, or if there aren't current bank documents with the lender, then as the lender has calculated EBITDA with "similarly situated" borrowers.</p>	<p>The lesser of (i) \$25 million or (ii) an amount that, when added to the borrower's existing outstanding and undrawn available debt, does not exceed 6x 2019 EBITDA.</p> <p>EBITDA is calculated the same way as current bank documents as of 4/24/20, or if there aren't current bank documents with the lender, then as the lender has calculated EBITDA with "similarly situated" borrowers.</p>	<p>The lesser of (i) \$200 million or (ii) 35% of the borrower's existing outstanding and undrawn debt that is equal in priority and secured status with the Main Street loan or (iii) an amount that, when added to the borrower's existing outstanding and undrawn available debt, does not exceed 6x 2019 EBITDA.</p> <p>EBITDA calculated as calculated under existing loan.</p>
Principal Amortization	One third at the end of the second year, one third at the end of the third year, and one third at maturity.	15% at the end of the second year, 15% at the end of the third year, and balloon payment of 70% at maturity at the end of the fourth year.	15% at the end of the second year, 15% at the end of the third year, and balloon payment of 70% at maturity at the end of the fourth year.
SPV Participation	95%	85%	95% of the expanded tranche of upsized loan.
Lender Fees	100 basis points of the principal amount. Fee may be passed to borrower.	100 basis points of the principal amount. Fee may be passed to borrower.	75 basis points of the principal amount. Fee may be passed to borrower.



(continued)

Borrower Fees	Origination fee of up to 100 basis points of the principal amount.	Origination fee of up to 100 basis points of the principal amount.	Origination fee of up to 75 basis points of the principal amount of the upsized tranche.
Loan Priority	Cannot be junior in priority to borrower's other unsecured debt in a bankruptcy.	Must be senior or pari passu, in terms of priority and security, with all of borrower's other debt (other than mortgage debt).	Must be senior or pari passu, in terms of priority and security, with all of borrower's other debt (other than mortgage debt).
Security	Secured or Unsecured	Secured or Unsecured	Any collateral that secured the original loan must also secured expanded tranche.
Refinancing	No	Previously outstanding debt owing to a lender that is not the lender making this loan can be refinanced with proceeds from the loan.	No
Special Eligibility Requirements	-	-	Must have a loan existing as of April 24, 2020, with a remaining maturity of at least 18 months (including maturity adjustments at the time of upsizing).
Payments	Principal and interest deferred for one year, unpaid interest will be capitalized.	Principal and interest deferred for one year, unpaid interest will be capitalized.	Principal and interest deferred for one year, unpaid interest will be capitalized.
Interest Rate	Adjustable LIBOR (1 or 3 months) + 300 basis points.	Adjustable LIBOR (1 or 3 months) + 300 basis points.	Adjustable LIBOR (1 or 3 months) + 300 basis points.
Forgiveness	No	No	No
Prepayment	Permitted without penalty.	Permitted without penalty.	Permitted without penalty.
Retain Payroll	Borrower must make commercially reasonable efforts.	Borrower must make commercially reasonable efforts.	Borrower must make commercially reasonable efforts.

