

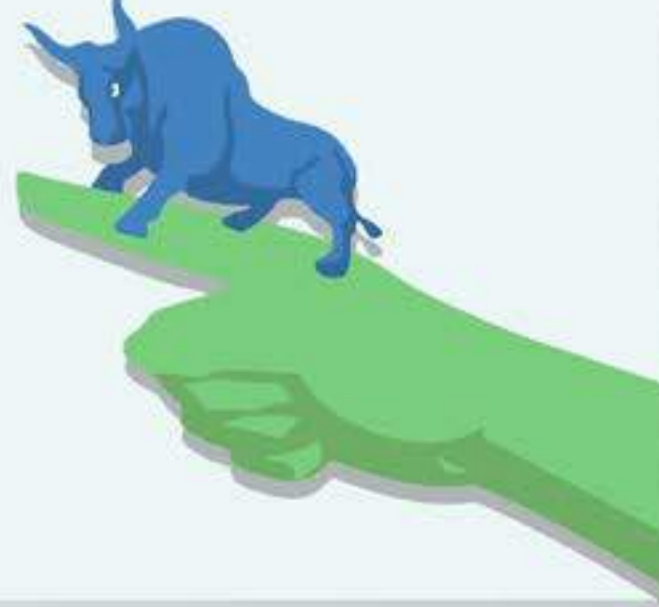


WE CONNECT LOCAL BUSINESSES WITH CREDIT INVESTORS

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OCX connects independently owned businesses seeking capital with loan investors seeking good risk-adjusted returns.

Independently owned businesses define our communities and drive the American economy. Yet they can have an extremely hard time finding capital on affordable terms.



Meanwhile, investors can easily put money in big corporations but have no good way to invest in local businesses, even though the returns for doing so can be far greater.

OCX is an online service that connects the two sides.

We help local businesses get the capital they need to grow and thrive by making it easy for anyone to intelligently invest in loans to these businesses.



HOW IT WORKS

OUR CONCEPT IS SIMPLE



Businesses apply for loans on our website, we do a full credit evaluation and then invite investors to participate.

A key part of our model is what we call **Local Syndicates**.



A Syndicate is simply a group of investors who fund part of a loan to a business they know, for example **\$10k of a \$50k loan**.



When a Syndicate invests, it is an indication that the business is a good credit risk. This encourages other investors to open the purse strings, making it much easier to fill the loan and to do so at a lower interest rate.

Local Syndicates help locate & validate good business borrowers

In short, Syndicates tap local knowledge and capital to prime the pump for the broader universe of investors.



LOANS & TERMS



We offer term loans from **\$10k to \$100k** for up to 12 months

Annual interest rates from **6% to 30%**

3% origination fee. No other fees (apart from late payment fees)

No prepayment penalties

No collateral is required, although personal guarantees of majority business owners are required



Must have at least 1 year in business & **\$100k** in sales for the past 12 months

ADVANTAGES FOR BUSINESSES

ADVANTAGES FOR INVESTORS

- » A few thousand \$ from people in your network can leverage up to \$100,000 from OCX
- » Straight forward terms, transparent structure
- » Lower rates than nearly all alternative lenders
- » One application. Simple process. No need to negotiate with anyone. We handle everything.
- » The investors you know get the other side of your loan, with terms equivalent to investors who fund the remainder

- » Good risk-adjusted returns (typically 10%-20%) for backing business you know and trust
- » Standard terms. Easy process. No need to negotiate. We handle all administration.
- » Additional rewards for referring new borrowers and investors can raise your returns to over 30%
- » Industry-standard underwriting, documentation, servicing, collections
- » Easily build a diverse portfolio of business loans

BUSINESSES & INVESTORS
learn more & register online at **OCX.CO**



WWW.OCX.COM