Rates and Fees by Bona Fide Principal Amount

Loan products described in LiftFund's current business plan. Rates shown are annual rates of charge; transaction-specific APRs are calculated where required.

Bona Fide Principal Amount	Annual Rate of Charge	Administrative Fee	Late Fee	NSF / Returned-Payment Fee
Less than $2,500	Not offered in California	Not applicable	Not applicable	Not applicable
$2,500-$4,999.99	Not offered in California	Not applicable	Not applicable	Not applicable
$5,000-$9,999.99	0.00%-17.50% annually	2.00%-7.00% of the original loan amount, depending on the loan program	Up to $65.00, depending on the outstanding loan balance and the terms of the loan agreement	$30.00
$10,000 and greater	0.00%-17.50% annually	2.00%-7.00% of the original loan amount, depending on the loan program	Up to $65.00, depending on the outstanding loan balance and the terms of the loan agreement	$30.00

Rate and APR Explanation

The rates shown above represent the annual rate of charge applicable to the loan products described in the current business plan. The exact rate and fees applicable to an individual loan will be disclosed in the borrower's loan agreement.

An individual loan's Annual Percentage Rate is transaction-specific and will depend on the loan amount, contractual interest rate, repayment term, payment frequency, payment schedule, administrative fee, and the manner in which any prepaid finance charges are assessed or deducted from loan proceeds. Where required, LiftFund will calculate and disclose the applicable transaction-specific APR before consummation of the loan.

Fee summary: Late fees will not exceed $65.00 and will vary according to the outstanding loan balance and the applicable loan agreement. The NSF or returned-payment fee is $30.00. No fee will be imposed unless disclosed in the applicable loan documents and permitted by applicable law.