

MAIN STREET LENDING PROGRAM			
	New Loan Facility	Priority Loan Facility	Expanded Loan Facility
Loan Term	5 years		
Principal Payments	Principal payments are deferred for 2 years. Years 3-5: 15%, 15%, 70%		
Interest Payments	Interest payments are deferred for 1 year		
Interest Rate	Adjustable rate of LIBOR (1 or 3 mo.) plus 300 basis points		
Loan Size	\$250,000 to \$35 million	\$250,000 to \$50 million	\$10 million to \$300 million
Maximum Loan Amount	4x Adjusted 2019 EBITDA	6x Adjusted 2019 EBITDA	6x Adjusted 2019 EBITDA
Federal Participation Rate	Federal Reserve will purchase a 95% interest in the loan		
Prepayment Allowed	Yes, and no penalties for prepayment		
Business Size Limits	15,000 employees or fewer; or 2019 revenues of \$5 billion or less		
Forgiveness	None - Main Street Loans are full-recourse loans and are not forgivable		
Loan Priority	May not be junior in priority to the borrower's other unsecured loans in a bankruptcy	Must be senior or pari passu with borrower's other loans or debt instruments (other than mortgage debt)	Must be senior or pari passu with borrower's other loans or debt instruments (other than mortgage debt)
Security	May be secured or unsecured	May be secured or unsecured	Any collateral securing the initial loan must secure the upsized tranche
Collateral Coverage Ratio (CCR)	N/A	If secured, the CCR for the loan at the time of origination must either be at least 200% or not less than the aggregate CCR for all the borrower's other secured loans (not including mortgage debt)	N/A
Personal Guarantee	No guidance has been issued on this as of yet		
Refinancing	No	Previously outstanding debt owed to a lender that is not the lender making the MSLP loan	No
Retain Payroll	Borrower must make commercially reasonable efforts to maintain payroll		
Special Eligibility Requirements	None	None	Underlying loan must have an existing loan as of 4/24/2020 with remaining maturity of at least 18 months
Program Termination Date	The Main Street special purpose vehicle will cease purchasing loan participations on 9/30/2020, unless extended		