TALEA[™] Comprehensive User Guide



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Welcome To Talea[™]

Talea (ta-LAY-a) is a loan automation platform, developed and powered by The Bancorp, that enables speed and simplicity in loan origination for the Securities-Backed Line of Credit (SBLOC).

LOGGING ON TO TALEA

(Figures 1-2)

Advisors may log on to Talea in one of two ways. If your Wealth Management Platform has established Single Sign-On (SSO) connectivity with The Bancorp, simply click the hyperlink within your advisor desktop. This will automatically log you into Talea without the need to establish and remember a new set of logon credentials.

Note: First-time users will be prompted to complete their user profile prior to landing on Talea's homepage.

If SSO connectivity is not available, simply register directly with The Bancorp by clicking "New User? Click here to register" on the Talea login page at <u>talea.thebancorp.com</u>. Once your registration is approved, you will receive an email containing your temporary login credentials. Upon logging on to Talea for the first time you will be asked to:

- 1. Reset your temporary password
- 2. Establish security questions
- 3. Complete your user profile

NAVIGATING THE SITE AT WORK (FIGURE 3)

The navigation bar in the upper right-hand corner of your screen gives you quick access to all of Talea's tools, at all times.

Figure 1



Figure 2





New Loan Packages (Figures 4-5)

Talea will build a complete loan package that is tailored to your client's unique borrowing needs. You can hand deliver, fax, or send the package to your client(s) for completion via DocuSign®. The loan package includes everything needed to apply for and close a line of credit, thus streamlining the process and significantly reducing turnaround times.

Your New Loan Packages dashboard not only allows you to create a new loan package, but provides you with status updates and the ability to manage any in-flight DocuSign packages as well.

To get started, click "Begin A New Loan Package" from the Home Page, or click the "New Loan Packages" icon in the navigation bar.

This will open your "New Loan Packages" page:

On this page you can track the status of all "in-flight" loan packages. Clicking the "Show Details" box next to existing loan packages will provide information on the status of in-flight loan packages.

Click "Create New Loan Package" to begin a new loan application.

BEFORE WE GET STARTED LET'S CAPTURE YOUR INFORMATION (Figure 6)

Talea will prefill the fields in this section with the information stored in your Talea User Profile. Talea will use this information to complete the Financial Professional Acknowledgement portion of the application. If you are not the client's registered financial advisor, please override all prefilled information with that of the client's registered advisor, and enter your email address in the Admin Email Address field. This will allow Talea to route all email communication regarding the status of the document package to you instead of the financial professional.

- 1. Verify the pre-populated information is correct.
- 2. Enter your TotalCash Manager (TCM) Company ID (optional).
- 3. If you are an Administrator, enter your email address.
- 4. Click (\rightarrow) to proceed.

Figure 4



Figure 5





SECURITIES-BACKED LINE OF CREDIT APPLICATION (Figure 7)

Talea will now begin building a customized loan package based on the responses you provide. You will have the option to prefill the loan package in its entirety and send to your client(s) for review and e-signature, or to generate a hard copy of a blank document package to save, print, or fax.

- Enter a reference name for the loan package you are creating, which will allow you to track the package status on your dashboard.
- 2. Select the type of borrower who will be applying.
 - a. If you select Individual, use the dropdown menu to select the number of individual borrowers who will be applying.

Note: If you require more than four individual borrowers, please contact The Bancorp Bank at 866.792.5412 for a customized package.

b. If you select Trust, you will be prompted to select the type of trust.

Note: Trustees will be identified by the client later in the process.

c. If you select Business Entity, you will be prompted to select the type of entity.

Note: Authorized representatives/guarantors will be identified by the client later in the process.

- 3. Select the Variable Rate or the 3-Year Fixed Interest Rate option.
- 4. Are there any third-party pledgors? Select No or Yes.

Note: A third-party pledgor is any owner of a collateral account who agrees to pledge the account to the loan, but does not wish to apply as a borrower.

5. Click (\rightarrow) to proceed.

If you selected "No" third-party pledgors, continue to the Document Completion section.

If you selected "Yes," proceed to the Third-Party Pledgor section below.

TALEA REMAIN	OMATION Advisor Bank	6	R			
				NEW	LOAN	PACKAGE
BEFORE WE GET STARTED LET'S CAPTURE YOUR INFORMATION	Securities-Backed Line of Credit Application				© (€€
SECURITIES-BACKED LINE OF CREDIT APPLICATION	Please complete the questions below to obtain a loan package for a new SBLOC account.					
COMPLETION REVIEW	If you would like to request changes for an existing SBLDC account, please click here to obtain a change request application or contact the Bank at 666-792-5412.					
	Please enter a reference name for this loan package. Please do not use the client's name ($^{\circ}$ \oplus					
	What type of borrower is applying?*					
	0 Individual					
	Business Entry					
	Please select the loan rate option that your client agreed to. •					
	0. 3 year-fixed interest rate					
	© Variable interest rate					

THIRD-PARTY PLEDGORS

(Figure 8)

 Will all third-party pledgor collateral be supplying 100% of the borrower's loan collateral requirement? Select "No" or "Yes."

Note: You should only answer "Yes" if the borrower(s) you have previously identified DO NOT own/co-own any of the securities accounts to be pledged to the line of credit.

- 2. Using the dropdowns, identify the third-party pledgor (Individual, Trust, or Entity).
 - a. If the loan requires more than one third-party pledgor, use the "Add Pledgor" button to add another.
- **3.** Click \bigcirc to proceed.

TALEA KANAN	TOMATION Advisor Back	i []	2 🔍 🗄	🛛 a 🖸 G						
				NEW LOAN PACKAGE						
BEFORE WE GET STARTED LET'S CAPTURE YOUR INFORMATION	Third-Party Pledgors			$\odot \odot \otimes$						
SECURITIES-BACKED LINE OF CREDIT APPLICATION	WHERE-BACKED Will all third party piecgor collateral be supplying 100% of the borrower's loan collateral requirement? CORTON * No. © Yes									
THEOPARTY PLEDGOES DOCUMENT COMPLETION REVIEW	Third Party Plactgon Plass complete this section identifying the type of owners PMOTE: An exact momed by multiple indefaults it should be should be select the number of account owners from the "How many owners" Plendport 1. Please identify the type of pledgor * Add pledgor Add pledgor	of accounts being pledged as collater e selected as "Individual" from the "P Individuals" question below) •	al for this loan. lease identify the type o	f pledgor" question and						

DOCUMENT COMPLETION

(Figure 9)

To continue streamlining the origination process, select our DocuSign option. This process not only allows for electronic completion and signing of loan documents, but also automates the routing of the package among all loan parties, including the financial professional, The Bancorp and the custodian. Or, if you simply require a blank loan package that can be faxed or hand delivered to your client(s), that option is available as well.

DocuSign

- 1. Select DocuSign as your delivery option.
- 2. Who will be completing the application?

Note: Each loan party must always complete the electronic signing ceremony regardless of who completes the application.

 Select "Financial advisor on behalf of all borrower(s)" if you wish to prefill the document package for the client(s).

Note: Except for the interest rate type, the client will have the opportunity to make edits as needed to anything in the sections that you prefill for them prior to providing their e-signature.

Continue to the "Review" section.

b. Select "Primary applicant on behalf of all borrower(s)" or "Each applicant on their own behalf" if you wish to send the client(s) a blank document package that they are required to complete prior to providing their e-signature.

Continue to the "Loan Details" section.

Present a Hardcopy

- 1. Select "Present a Hardcopy" as your delivery option.
- 2. Click (\rightarrow) to proceed. Continue to the "Review" section.

TALEA MARA		The Bancorp Lending	-								B
								NEW	LOAN	PACK	AGES
BEFORE WE GET FLATTED LET'S CHETTING CONTROL AND CH	Docum Prease ind Predgor at Each party How would Cocusi O Present Who will b O Primary	tent Completion licite who will enter the de ed Gueranton loan package rell be required to execu- d you like to deliver the de gr (thebage will be record a Handoopy la link in that en completing the applica- regelicate on behall of all	tails for the bonoverb es can only be complet es explicable documen sourrent package togo you can provide pa you can sive and/or p sources and/or p bonoverb)	L inducing personally idea and by those individuals, th. an cliental/ * this for digital completion aint locally!	ntifable k	dormatic ature)	8		e	€ (×

LOAN DETAILS

(Figure 10)

- Select the request credit limit. You can select the Maximum Amount the collateral will allow, or a Set Line of Credit which allows you to enter a specific dollar amount based on your client's needs.
- 2. The client's interest rate option has already been determined, and you can proceed to Step 3.
- 3. Select the client's primary purpose for the SBLOC account.
- Select the client's desired method for making the required monthly interest payment. If you choose Automatic Interest Payments, indicate the type of account for disbursing the payment.
- 5. Click \bigcirc to proceed.

EXPECTED TRANSACTION ACTIVITY

(Figure 11)

- Using the dropdowns, select the estimated monthly activity and the respective total dollar amounts for each type of transaction listed.
- Will the line of credit be used for international transactions? Select "No" or "Yes."
 - a. If you selected "Yes," enter up to three non-US countries in which transactions may be performed.
- 3. Click \rightarrow to proceed.

Figure 10

TALEA MAN	Advisor E	lank		6 🖬	R 🗄	🛛 8 🖸 G
						NEW LOAN PACKAGE
REFORE WE GET STARTED LET'S CAPTURE YOUR INFORMATION	Loan Details					$\odot \odot \otimes$
SECURITIES-BACKED LINE OF CREDIT APPLICATION	What is the requested an 0. Maximum amount*	nount) *				
THRD-PARTY PLEDGORS	O Searche Dollar Amour					
DOCUMENT COMPLETION						
LOAN DETAILS	(a) (10) (10)		10 10 20 102			
EXPECTED	Please select one of the	following options after reviewin	ng rates with your Pinancial P	frofessional.		
TRANSACTION ACTIVITY	# 3 year fixed interest is	de				
ACCOUNT SERVICES	II Variable interest rate					
REVEN						
	Please select the option	that best describes the primary	purpose for the SBLOC acc	ount.*		
	© Tax Payments	© Luxury Purchases (e.g., aut	tomobile, boat, jewelry)			
	© Real Estate Purchase	@ Business purposes (e.g., st	tart-up, expansion)			
	0 Debt Consolidation	0 Home Improvements/cons	struction			
	General Liquidity	@ Other				
	Please select an interest	payment option. *				
	0 Automatic Interest Pag	ments.				
	Automatically capitals THE BORROWER ACC OF ANY PAYMENT IN INTEREST ON INTERE	te the interest into the existing ONOWLEDGES AND AGREES T TO MENOPAL ON WHICH AD IST AND IS SUBJECT TO THE	debt. THAT THIS WILL HAVE THE DOITIONAL INTEREST WILL TERMS OF AND AVAILABIL	EFFECT OF CONVE ACCRUE, RESULTIN ITY OF CREDIT UND	RTING THE INTER IG IN AN OBUGA SER THE BORROW	IEST PORTION TION TO PAY IER'S SBLOC.
	0 Bill Primary Applicant.					

TALEA KANAK	TOMATION ATU	ior Bank		NEW LOAN PACKAGE
BEFORE WE GET STARTED LET'S CAPTURE YOUR INFORMATION	Expected T	ransaction Activity		$\odot \odot \otimes$
SECURTIES-BACKED	ACH.	Estimated Monthly Activity	Estimated Monthly Total	
THRD-PARTY PLEDGORS	Wire Transfers*	•	*	
DOCUMENT COMPLETION	Checks*	•		
LOAN DETAILS				
EXPECTED TRANSACTION ACTIVITY ACCOUNT SERVICES	Will the Line of C © No © Yes	redit be used for internation	al transactions? *	
REVIEW				

ACCOUNT SERVICES

(Figure 12)

- Clients can choose to receive free standard checks as another option for borrowing directly from the SBLOC account. Select "No" or "Yes."
 - 2. Clients have the option to use the SBLOC account as overdraft protection for the CAA checking account (if they have one). Select "No" or "Yes."
 - 3. Click \bigcirc to proceed.

REVIEW

(Figure 13)

Finally, to ensure the loan structure is correct:

- 1. Review your selections.
 - a. If you need to make any edits, you have several options:
 - Click the section in the left-hand navigation pane you wish to edit.
 - Click 🔀 Edit) within the section you wish to edit.
 - Use the \bigcirc button to return to the previous page.
 - b. After all edits are made, click "Review" in the left-hand navigation pane to return to the review page.
- 2. Click Submit at the bottom of the page. Proceed to "Completing Loan Packages".

Figure 12

TALEA MANA		Advisor Bank		l.	<u></u>		Ø,					G
									NEW	LOAN	PACK	AGE
BEFORE WE GET STARTED LET'S CAPTINE TOUR INFORMATION SECURITIS-AUCUID LINE OF CREDIT APPLICATION THEO PARTY FLOGORS DOCLARING COMIL POCK LICAN BETALS EXPECTED EXPECTED EXPECTED REVIEW	Account Indicate in Bit Francis SBLOC A SBLOC A SBLOC A O No O Note: SBL SBLOCA SBLOC A SBLOC	Int Services hether you would juice count Checks count Checks 'Yes OC account sheeks." 'Yes OC account sheek edead, decks will check account end C account sheek ordine bill paymer online bill paymer th. If addround c indire account any protection account any such networked Yes	like one or move of d well true.	the account services offs w funds directly from you to: Sion Section for your CAA to protection and your CJ could find from the SBLC ordinate of the op CAA strateging to the content bill payment ma asyment.	wed for the SBLOC 1 or SBLOC account 1 the damage account of the develop account of the A develop account to the C averant, available for or entrant, available for the result of the area of the damage of the the result of the damage of the damage of the the result of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage of the damage	There is no here is no does not A checkin do in the icient fund the l	o charge f o charge f bere is no have suffi g eccours SD Privat Sank shall	for accou or standa cient fun t to cove e Truit C is throug I have no	nt service nd style o s cash to cow the arror company h these liability is	hecks.	€ (\otimes

TALEA HANNA	Advisor Bank	🔓 🖬 🍕 🗄 🗌	음 🖸 (
		NEW	LOAN PACKAG						
BEFORE WE GET STARTED LET'S CAPTURE TOOR INFORMATION SECURITS BACKED APPLICATION APPLICATION HIRD MATY FLEDGORS DOCLMENT COMPLETION LOAN DETAILS DEPICTED TIMAKACTION ACTIVITY ACCOUNT SERVICES REVIEW	Review Please review the loan structure you have selected to can return to previous deeps to make any de apper right hand assess. Once you have confirmed the lase structure is or Prodger you have identified with a fink and an ex- it provide structure to complete the Somewar applicate the Some Dirac feedbook nets to be loan require intervee to complete the application for the de- client to mease and submit.	d might by ricking the page in the lash hand roburn or pressing the back arrow in the metry please cloth " Solverst " You will receive an erral for the Borower and each remote. on for the cloth, "Solverst " you cloth. "Solverst " you are remoted by the Borower and each on for the cloth, cloth, "Solverst " you are remoted by the Doubloard Cloth are you just creater. Cloth on the "repressings" risk and you begin the st. Oncy you down, an email will be sent to you that you can then forward to the	€⊗						
	Before we get started let's capture your info	mation	(gr 801)						
	Financial Professional Name	(10.4000)							
	Financial Professional Firm Name:	(No ensee)							
	Financial Professional's Complete User ID: (is answer)								
	TotalCash Manager (TCM) Company ID:	(%).scame)							
	Street Address	(No arrival)							
	Chy	Pic erased							
	day to								

Completing Loan Packages — Hardcopy (Figure 14)

If you previously selected Present a Hardcopy as your delivery option, Talea will immediately present downloadable PDF files.

The entire loan package can be downloaded in one file or, if your loan structure requires multiple packages (for multiple loan parties), each package can be downloaded individually.

- 1. Click the hyperlink for the package you wish to download.
- 2. Save and/or print the files locally.

Each package includes a set of instructions so loan parties can easily complete, sign, and submit the loan package to The Bancorp for underwriting.

Completing Loan Packages — DocuSign

Talea will guide users through "questionnaires" which are used to gather the necessary information required to prefill the entire loan package. Once all applicable questionnaires are complete, DocuSign is used to complete the electronic signing ceremonies.

Your prior selection of who will be completing the document package will determine how you will proceed:

FINANCIAL ADVISOR ON BEHALF OF ALL BORROWER(S) (Figure 15)

If this method of completing the document package was previously selected, Talea will return you to your New Loan Package dashboard. The loan package you just created will be selected by default. Click the open package hyperlink to continue.

Note: If the loan structure includes third-party pledgor(s), you will also notice a separate open package hyperlink for each third-party pledgor. Once you complete the questionnaire for the borrower(s), you will want to do the same for each third-party pledgor as well.

TALEA	LOAN AUTOMATION PLATFORM	Advisor Bank		````	X 🗄	10	80	<u>م</u>	þ
						NEW	LOAN PA	CKAGE	εs
	Documents								
	1 File (Download All)								
	Individual/Joint/T	rust Borrower Package (pd)							

Figure 15



APPLICANT IDENTIFICATION

(Figure 16)

Enter borrower Names and Email addresses.

APPLICANT INFORMATION

(Figure 17)

Enter the primary borrower's Social Security Number, Date of Birth, Telephone Number, Occupation and Address.

APPLICANT QUESTIONNAIRE

(Figure 18)

Answer "Yes" or "No" for all six questions as they pertain to the primary borrower.

If you answered "Yes" for any of the six questions presented in this section, you have the option to upload an explanation into Talea now, or for the client to send it in during underwriting.

Note: The Applicant Information and Applicant Questionnaire sections will now be repeated for each co-borrower applying for the line of credit.

Figure 16

ABBICINT						0.0
DENTIFICATION	Applicant Ide	ntification	ń			() ()
APPLICANT INFORMATION	Please enter the nar	mes and email	Is of all applicants for	the loan.		
APPLICANT	Primary Applicant					
QUESTIONNAIRE	First Name	M	Lost Name	Email	Re-orter Email	
QUESTIONNAIRE CONT.						
CO-APPLICANT 1	Co-Applicant 1					
CO-APPLICANT 1 DUESTIONNAIRE	First Name	M	Last Name	Emai	Re-erter Email	
CO-APPLICANT 1 QUESTIONNAIRE CONT.						
COLLATERAL SECURITIES						
LOAN DETAILS						
EXPECTED TRANSACTION ACTIVITY						
ACCOUNT SERVICES						
REVIEW						

Figure 17



TALEA INNA	амлан 👬 🛃 🦧 🗄 📮 😤 🗭 🗗
	NEW LOAN PACKAGES
APPLICANT	Applicant Questionnaire
APPLICANT	Has any Applicant or Truttee, or any corporation, partmenthip or other legal entity in which any Applicant or Truttee s/was a major
APPLICANT QUESTIONNAIRE	comer or a general partner, filed for barrinuptcy, had property owned foneclosed upon, made a settlement or an assignment for the Investe of conditions, or had any underentful or other lenal properties for under a sub-order subtractional assignment for the
APPLICANT QUESTIONNAIRE CONT.	him/her/them?
CO-APPLICANT 1 INFORMATION	© No # Yes
CO-APPLICANT 1 QUESTIONNAIRE	Please provide an explanation by *
CO APPLICANT 1 QUESTIONNAIRE CONT.	© Attaching a file now.
COLLATERAL SECURITIES	Including an explanation at a later time.
LOAN DETAILS	Is any Applicant or Texture an officer: director, or original dwarfolder (including any holder of more than 10% of any class of write-
EXPECTED TRANSACTION ACTIVITY	securities) of The Bancorp Bank or any of its subsidiaries; or an immediate family member of an officer, director, or principal shureholder, (including any holder of more than 10% of any class of voting securities) of The Bancorp Bank or any of its subsidiaries? *
ACCOUNT SERVICES	* No. G Yes
REVIEW	
	Is any Applicant or Trattee a politically exposed person, or an immediate family member of a politically exposed person? * @
	* No © Yes

COLLATERAL SECURITIES

(Figure 19-20)

- 1. Enter the Account Title (name of the investment account) exactly as it appears on the client's statement.
- Select the Owner(s) of the account. If an account owner is not listed, you may need to begin a new loan package and structure the loan so that it includes a "third-party pledgor" application.
- Enter the Security Account Number for each account the client(s) wish to pledge to the line of credit. Use the Add Accounts button to add additional accounts to be pledged.

If the assets currently serve as collateral for a loan at another financial institution and the proceeds of this Line of Credit will be used to pay off that loan, you can upload the third-party statement now, or elect for the client to send it in during underwriting.

LOAN DETAILS

(Figure 21)

- Select the requested credit limit. You can select the Maximum Amount the collateral will allow, or a Set Line of Credit which allows you to enter a specific dollar amount based on your client's needs.
- 2. The client's interest rate option has already been determined, and you can proceed to Step 3.
- 3. Select the client's primary purpose for the SBLOC account.
- Select the client's desired method for making the required monthly interest payment. If you choose Automatic Interest Payments, indicate the type of account for disbursing the payment.
- 5. Click (\rightarrow) to proceed.

Figure 19



Figure 20



ALEA HOAN AL	Advisor Bar	K +	🔂 🖻	220
				NEW LOAN PACKAGES
APPLICANT IDENTIFICATION	Loan Details			$\Theta \odot \otimes$
JOHN DOE - APPLICANT INFORMATION	What is the requested art	* Struct		
APPLICANT QUESTIONNAIRE - (JOHN DOE)	Maximum amount* Specific Dollar Amount			
APPLICANT QUESTIONNAIRE - LIOHN DOEL CONT.				
JANE DOE - CO- APPLICANT 1 INFORMATION	Please select one of the 5 © 3 year fixed interest re	oflowing options after reviewing rates with your Fina te	ndal Professional:	
CO-APPLICANT 1 QUESTIONNAIRE - (JAINE DOE)	* Variable interest rate	har haar dearshee the relevant reprove for the SM 0	* access *	
CO-APPLICANT 1 QUESTIONNAIRE - LIANE DOD CONT.	Tax Payment G Real Estate Purchase	Usury Purchases (e.g., automobile, boat, jewely Disalness Purposes (e.g., starbup, expansion)	d	
COLLATERAL SECURITIES	@ Debt Consolidation	@ Home Improvements/Construction		
LOAN DETAILS	© General Liquidity	0 Other		
EXPECTED TRANSACTION ACTIVITY	Please select an interest p	atyment option: *		
REVEW	© Automatic Interest Pay	menta.		

EXPECTED TRANSACTION ACTIVITY

(Figure 22)

- 1. Using the dropdowns, select the estimated monthly activity and the respective total dollar amounts for each type of transaction listed.
- Will the line of credit be used for international transactions? Select "No" or "Yes." If you selected "Yes," enter up to three non-US countries in which transactions may be performed.

Note: If you do not know the answers to Expected Transaction Activity questions, you can leave them blank. Talea will prompt the client to complete the fields later in the process.

3. Click \rightarrow to proceed.

ACCOUNT SERVICES

(Figure 23)

- Clients can choose to receive free standard checks as another option for borrowing directly from the SBLOC account. Select "No" or "Yes."
- If your custodian offers a Cash Access Account (CAA) in partnership with The Bancorp, you will also be presented with the option to use the SBLOC account as overdraft protection. Select "No" or "Yes."
- **3.** Click (\rightarrow) to proceed.

Figure 22

TALEA RANAS	IOMATION Adv	isor Bank	•	a	R I	3	8		>
						NE	WLOAN	PACKAGE	
APPLICANT IDENTIFICATION	Expected T	ransaction Activity					Ð	€€	1
JOHN DOE - APPLICANT INFORMATION		Estimated Monthly Activity	Estimated Monthly Total				-		
APPLICANT OUESTIONNAIRE	ACH	· · · · ·							
(JOHN DOE)	Wire Transfers								
APPLICANT QUESTIONNAIRE - (JOHN DOE) CONT.	Checks	· · · · · ·	•						
JANE DOE - CO- APPLICANT 1 INFORMATION	Will the Line of O O No. O Yes	redit be used for internation	al transactions?						
CO-APPLICANT 1 QUESTIONNAIRE - (JANE DOE)									
CO-APPLICANT 1 QUESTIONNAIRE - LIANE DOE) CONT.									
COLLATERAL SECURITIES									
LOAN DETAILS									
EXPECTED TRANSACTION ACTIVITY									
ACCOUNT SERVICES REVIEW									

TALEA KANAK	TOMATION Advisor Bank · 🏠 🖓 🖉 🕄 🗍 🔒 🗘 🕞
	NEW LOAN PACKAGES
APPLICANT IDENTIFICATION	Account Services
JOHN DOE - APPLICANT INFORMATION	Indicate whether you would like one or more of the account services offered for the SBLOC. There is no charge for account services.
APPLICANT QUESTIONNAIRE - (JOHN DOE)	Big From the Anton Dail or punch types SBLOC Account Checks
APPLICANT QUESTIONNAIRE - LICHN DOEL CONT.	SBLOC account checks:*
JANE DOE - CO- APPLICANT 1 INFORMATION	Note: SRLCC account checks allow you to borrior lands directly from your SRLCC account. There is no charge for standard style checks. Write unchecked, checks will not be provided to you
CO-APPLICANT 1 QUESTIONNAIRE - (JANE DOE)	SEI Cesh Access Account (CAA) Overdraft Presention
CO-APPLICANT 1 QUESTIONNAIRE - LIANE DOE) CONT.	The SBLOC account may be used as overdraft protection for your CAA checking account in the event there is not enough cash to cover a check or online bill payment. If you checken this protection and your CAA checking account does not have sufficient funds to cover detects an incluse bill payments, call will be advanced for them the SBLOC account on the CAA checking account to enver the annount of
COLLATERAL SECURITIES	the overdraft. If additional cash is needed to cover the emount of the overdraft, available funds in the SEI Private Trust Company
LOAN DETAILS	("SPIC") Inked account will be transferred to the CAA checking account. If there are not sufficient funds available through these
EXPECTED TRANSACTION ACTIVITY	overduit protection accounts, your check and/or online bill payment may be returned unpaid and the Bank shall have no Tability with respect to any such returned check or online bill payment.
ACCOUNT SERVICES	© No © Yes
REVIEW	



REVIEW

(Figure 24)

Review your selections.

- 1. If you need to make any edits, you have several options:
 - a. Click the section in the left-hand navigation pane you wish to edit.
 - b. Click (🔀 Edit) within the section you wish to edit.
 - c. Use the (\leftarrow) button to return to the previous page.
- 2. After all edits are made, click (Review) in the left-hand navigation pane to return to the review page.
- 3. Click (Submit) at the bottom of the page.

CLIENT QUESTIONNAIRES

(Figure 25)

Upon submitting the questionnaire(s), Talea will immediately email the prefilled questionnaire(s) to the required parties for their review.

If your loan structure involves only individual borrowers and no other loan parties are involved (e.g. third-party pledgors, guarantors, trustees), then Talea will email the prefilled questionnaire to only the primary applicant.

If there are multiple loan parties and questionnaires required, Talea will send each loan party their respective prefilled questionnaire.

- 1. The recipient will use the hyperlink and access code within the email to open the questionnaire.
- They will simply verify that the information you have entered is correct and can make changes as needed except for the interest rate type.

Note: A request to change the interest rate type at this point would require a new package to be created.

- 3. On the Review page, the client will click Submit.
- 4. Continue to "Docusign Signing Ceremonies."

Figure 24

		NEW	LOAN PACKAG
PRICANE DENTERCATION	Review		\odot
ICHN DOE - APPLICANT INFORMATION	Please review the loan application en	bles you have made	
APPLICANT QUESTICIVINAIRE - LICHIN DORI	You can return to previous steps to e hand comer.	wher any changes by clicking the pager livined in the left hand octures or by clicking on the left an	nov in the right
APPLICANE DUESTICIANAURE - LICHIN DOELCONT.	Once you have confirmed your entries	s are consett, please (lick "Submit".	
IANE DOE - CO- APPLICANT 1 INFORMATION	NOTE: Once you have clicked "Sube	cit" there is no very to correct any entries so make sure all of your entries are reviewed and are of there is no very to correct any entries so make sure all of your entries are reviewed and are of the sure of the sure	(of itst
D-APPLICANT 1 DUESTIONNAIRE-LIANE DOED	Primary First Name	John .	
CO-APPLICANT 1 QUESTIONNAIRE - JANE	Primary MI	(No enser)	
OOE) CONT.	Primary Last Name	Doe	
DAN DETAILS	Primary Estal	jdoe@netemail.com	
NRECTED RANSACTION ACTIVITY	TestEmal	jdoe®reitenel.com	
CCOUNT SERVICES	Coll First Name	Jane	
divitw.	Co1 MI	(his alread)	
	Citit Last Name	Die	
	Col Enal	jadoe@testenal.com	
	Test Final	interfluctural con	

Figure 25



Loan Automation Platform

Dear John Doe,

At the request of your financial advisor, The Bancorp Bank ("Bank") is pleased to assist you with completing an application for a line of credit. The application includes supplemental documents that must be completed in their entirety before the application will be considered for review and approval by the Bank. These documents may be completed using the guided, online questionnaire available at the hyperlink below. The hyperlink and access code are required to access the online questionnaire tailored to help you complete your portion of the application package.

<u>Please note some of the documents cannot be signed electronically.</u> Documents that must be printed and physically signed may be completed and returned to the attention of SBLOC Underwriting, The Bancorp Bank, 409 Silverside Road, Suite 105, Wilmington, DE 19809; or by fax to 302.791.5716.

Link to questionnaire: Click here Access Code: TQ2CY4

When your questionnaire is complete, you will receive an email from DocuSign[®] containing a link to the full application package with an electronic copy of all documents for your review and signature. DocuSign is the conduit for executing the documents for this line of credit, and it can be accessed from your PC, smartphone or tablet. The DocuSign portal will take you step by step through the signing process, providing detailed instructions at each interval.

After all loan parties have electronically signed the application package, you will receive a second email from DocuSign with a link to the fully executed application package you may save for your records.

PRIMARY APPLICANT ON BEHALF OF ALL BORROWER(S) OR EACH APPLICANT ON THEIR OWN BEHALF

Talea will guide loan parties through "questionnaires" which are used to gather the necessary information required to prefill the entire loan package. Once all applicable questionnaires are complete, DocuSign is used to complete the electronic signing ceremonies.

DOCUSIGN SIGNING CEREMONIES (Figure 26)

Once all required questionnaires are complete, DocuSign will prompt each loan party, the financial professional, The Bancorp, and your custodian to review the package and complete an electronic signing ceremony. Depending on the number of questionnaires, there are two possible work flows (see below).

Note: Some document(s) contained within the package may not have the electronic signature option. Each email instructs the client to print, sign, and return any such document.

Only one questionnaire required:

- Upon submitting the questionnaire, the client is immediately prompted to answer a series of Knowledge Based Authentication (KBA) questions to verify his/her identity.
- DocuSign will then present the applicant with the prefilled loan package for review and will guide the client through the signing ceremony.
 - a. If the primary applicant completed the questionnaire on behalf of a co-applicant, the package will be routed to the co-applicant via a Docusign-branded email.
 - b. The co-applicant will click the Review Documents link in the email, and will be prompted to answer a series of KBA questions to verify his/her identity.
 - c. DocuSign will then present the prefilled loan package for review and will guide the co-applicant through the electronic signing ceremony.
- Once client signature(s) are obtained, the package will then route to the financial professional via a DocuSign-branded email.
 - a. Click the Review Documents link in the email.
 - **b.** DocuSign will guide the financial professional through the electronic signing ceremony.

Figure 26



(continued on next page)

Multiple questionnaires required: (Figures 27-29)

- Talea will send you an email when all questionnaires are complete, prompting you to click "Submit Loan Package" next to the corresponding name on your dashboard.
- 2. Talea will collate all the information obtained in the questionnaires and compile it into loan packages for all parties (borrowers, pledgors, and guarantors). Click "Load Packages" to prepare them for signing. You may sign and return these pre-filled PDF packages in one of two ways (*Note: All packages must be executed using the same method*):
 - a. Physical signature: Download, print, and sign the pre-filled packages. Then return them to The Bancorp by fax or mail:

The Bancorp Bank Attn: SBLOC Underwriting 409 Silverside Road, Suite 105, Wilmington, DE 19809 Fax: 302.791.5716

 Submit to DocuSign for guided electronic signatures and automated routing — click "Send To DocuSign."

(continued on next page)

Figure 27

LEA PLATFORM	Advisor Bank							
						NEW I	LOAN PA	CKAGE
Loan Packages								
Streamlined documents. Fat	ster loan approvals.							
Indicate the type and Indicate the type and Choose a loan packag Verify your client's loan CREATE A NEW LOAN	number of borrowers number of pledgors, je delivery method, n package details.							
My Loan Packages Use the table below to track	k the status of in-flight loan packages. C e-refrech table	Once all loan parties hav	ve completed their inter	views, click "SUBMIT" e	ext to the los	en peckage	e 10	
My Loan Packages Use the table below to track initiate DocuSign eSignature Show details a Loan Request: MT	t the status of in-fight loan packages. G e refresh table (31/7-3 Fledgors Status: Complete	Once all loan parties hav Date Created: 3/11/20	ve completed their inter	views, click "SUEMIT" r	ent to the los	an package	e 10	
My Loan Packages Use the table below to tack instate DocuSign eSignature Bow distals # Loan Request: MT	k the stanus of sullight loan packages. G e refrech table 1975 3 Pledgon Status: Complete Peckage Type Sana Individual/JointTust Com Bornover Package	Droe all loan parties hav Date Created: 3/11/20 State Date Diete 3/11/2019 2.14:11 PM	ve completed their inter 119 2:19:41 PM Submit Current Applicant	views, click "SUBMIT" r Loan Package Conver Applicant Ex-	ent to the los	en package	e 10	
My Loan Packages Use the table below to track instate DeouSign eSignature Book distalls in Loan Request: M7	the status of in-Right Ioan packages. a. Infractituatie 13/17 3 Pedgon Status: Complete Pedge Type Individual/Inform/Trust Borrower Package Individual Pedgor Package Com	Droe all loan parties hav Date Created: 3/11/20 Sena Date 3/13/2019 3.14.13 PM plete 3/17/2019 2.43.25 PM	ve completed their inter 119 2:19 41 PM Submit Carriert Applicant	views, click "SUBMIT" r Loan Package Canwet Applicant Em	eest to the los	en package	e 10	
My Lean Packages Use the table barbor to tradi- nietar DoouSign eSignature Show datala e Loan Request: MT	t the status of in-Right base packages. O a refresh table 12/17 3 Pedgon Status: Complete Pedrogan Types Individual Zenet/Trats Com Borrower Perkage Individual Pedgon Package. Com Partnenholp Pedgon Partnenholp Pedgon Com	Date Created: 3/11/20 plete 3/11/20 21/11/2019 3.14.11 PM plete 3/11/2019 2.14.31 PM 2.4.2.9 PM plete 3/11/2019 2.14.31 PM 2.4.3.2.9 PM	ve completed their inter 119.2:19.41 PM Submit Center Applicant	verwa, click "SUBMIT" e Loan Package Catwor Applicant Em	ert to the loc	an padaga	e to	

Figure 28

	Advisor Bank			8		1
					NEW LOAI	N PACKAGES
Loan Request Details						×
Loss Request MT 3YF 3 Pledgors	Status Complete	Date Created 3/11/2019 6:19:41 PM		Number of Pledge	215	
NOTE: Please choose one signing	method for your clients. All loar	packages must be signed in the same manner.				
 Click the hyperlink for each pi 2. Print the pre-filled loan packa 3. Review the loan packages with 4. Fax the complete and fully ex- traction of the second second second second second the second sec	ackage ges. In your clients and have them si ecuted loan documents to The ecute Reck	gn where indicated. Prefilled information may b Bancorp's Underwriting Team at (202) 291-5710	e updated by your it 5. You may also mail	lients. All update the fully execute	es must be initial ed Ioan docume	ied. Ints to
Attens 409 Sil Wilmin	ncorp Bank on: SBLOC Underwriting verside Road, Suite 105 gton, DE 19809					
To send the loan documents to you	r clients (to print, review, and s	ign) at their location:				
 Click the "Send To DocuSign 2. Instruct your client to follow the follow th	" button. hese steps:					
a Click the hyperlink in the 0 b. Click the "OTHER ACTION c. Click "Print & Sign" d. Download and print the p e. Review and physically sign f. Return the fully executed in	SocuSign email VS* droplist next to the yellow re-filled loan documents where indicated oan documents to The Bancorp	"CONTINUE" button				
i. Use DocuSign's "UPLO hyperlink in the DocuSig	AD" or "FAX" function to send n email to return and upload th	a scanned file containing all of the signature pa or signature pages.) Or,	ages using the "OTH	ER ACTIONS" (droplist. (Clients	may use the

Loan Request Details						Q
Loan Request MT 3YF 3 Fledgors	si C	etus ompliete	Date Orested 3/11/2019 6:19:41 PM		Number of Pledgors	G
Packages						
Peckage Code Individual/Joint/Trust Borrower Parkage	Status Complete	Date Completed 3/11/2019 2.14-11 PM	Package PDF Complete Borrower Package for IND/Court	Application Signers	II Erral	tt.
- accept		2. 1980. C. 1. 1980.		Marisol Testcas		
Individual Pledgor Package	Complete	3/11/2019 6-43:26 PM	Complete Pledgor Package for IND/Trust	Name	ii Emel	IT
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				Nicole Testcase		
Individual Pledgor Package	Complete	3/11/2019 6:37:01 PM	Complete Pledgor Package for IND/Trust	Name	11 Email	11
				Samuel Testcas	e	
NOTE: Please choose one signing	method for yo	ar clients. All loan p	ackages must be signed in the same manne	ir.		
To review the printed loan packag	pes with your cli	ents in your office.				
 Click the hyperlink for each 2 Print the pre-filled loan pack Review the loan packages w Fax the complete and fully e 	package lages. hth your clients wecuted loan d	and have them sign ocuments to The Bi	where indicated. Perfiled information may encorp's Underwriting Team at (302) 791-57	be updated by you 16. You may also m	r clients. All updates mu ail the fully executed loa	t be initialed. n documents to:
The B Atten 409 S	ancorp Bank tion: SBLOC Un iverside Road.	derwriting Suite 105				



Multiple questionnaires required:

- DocuSign will immediately present the pre-filled loan package. If you are the client's financial professional, you can complete the signing ceremony at this time. If not, simply review the package and close the window.
 - a. Talea simultaneously sends a DocuSign-branded email to the financial professional to review and complete an electronic signing ceremony.
- Each loan party also immediately receives a DocuSign-generated email to review and electronically sign his/her portion of the loan package.
- The recipient clicks Review Documents in the email and answers the Knowledge Based Authentication (KBA) questions to verify his/her identity.
- 6. Once the KBA questions are completed, a pre-filled loan package will be generated, prompting the loan party to review and complete the electronic signing ceremony

NEXT STEPS

After all loan parties have reviewed and signed the loan package, Talea will route it via email to The Bancorp and authorized signers will complete the required signing ceremonies. Your custodian will then receive the package via a DocuSign-branded email requesting an authorized signer to complete the signing ceremony. Once all required signatures are obtained, Talea's underwriting process gets underway.

If additional information is required during underwriting, The Bancorp will contact you. You will be notified via email when a loan is approved, and a Welcome Kit containing the loan details will be sent to the borrowers.



SPECIAL INSTRUCTIONS FOR RETURNING MANUALLY SIGNED DOCUMENTS

Signature Cards, Resolution Forms, and Trustee Certifications

Some documents found in the DocuSign package may require a manual signature from the client. Based on the type of applicants, the following documents must be manually signed and returned to The Bancorp:

Individual(s): Signature Card

Trust: Trustee Certification

Business Entity: Entity Resolution Form

There are two options available for returning any of these documents:

 Complete the DocuSign process and then print, complete, and sign the required document(s) identified above. Simply fax or mail a copy to The Bancorp.

The Bancorp Bank Attn: SBLOC Underwriting 409 Silverside Road, Suite 105 Wilmington, DE 19809

Fax: 302.791.5716

(continued on next page)



SPECIAL INSTRUCTIONS FOR RETURNING MANUALLY SIGNED DOCUMENTS

- 2. During the DocuSign process you can print, sign, and upload an image of the required document(s).
 - a. First, eSign where indicated in the guided signing ceremony. However, DO NOT click the yellow "Finish" button. Instead,
 - b. Click the blue "Other Actions" drop list.
 - c. Click "Print & Sign" (this opens the "print and sign" dialog box for the next step).
 - d. Click the "Upload" button in the dialog box.
 - e. Click "Continue" (this opens the "download" dialog box).
 - f. Click "Download" and open the downloaded file.
 - g. Print the required document(s) identified above. Complete and sign the document(s).
 - h. Take a picture (if using a mobile device) or scan a copy of the signed form.
 - i. Click "Return Documents" and upload the picture or scanned file.

Note: Click the "Finish Later" option under "Other Actions" if you need more time to complete and sign the required document(s). When you are ready to upload, return to the DocuSign package and:

Repeat steps b-f. Click "Return Documents" and then "Upload" the picture or scanned copy of the manually signed forms. Click "Finish."

Estimate Credit Limit

Talea's powerful simulation tool allows you to estimate your client's total credit limit, see a breakdown of the borrowing power each account provides, and compare pricing options.

If the client has multiple accounts available to be pledged, upload and select all of them to maximize borrowing power. If the client is requesting a specific credit limit, choose the combination of accounts that best suits the borrowing needs.

UPLOAD HOLDINGS

(Figure 30)

There are two options for uploading collateral account holdings into Talea. Regardless of the option you choose, Talea can analyze each holding and provide an instant simulation.

Note: Securities held in a retirement account cannot be used as collateral to obtain a loan.

Partner-Specific Format (available for SSO users only)

This is the recommended option for existing clients who currently have accounts on your Wealth Management Platform.

- Click "Estimate" in the Estimate Credit Limit box on the homepage, or click the *R* icon in the navigation at the top right of the screen.
- 2. Select the "Click to upload an account" box.
- Click "Which option is right for you?" for instructions on how to download account holdings from your Wealth Management Platform and upload into Talea.

TALEA CONST	Abbr Bro	
ACCOUNTS Citate angular an annuar Citate angular angular Citate	est Select an upload method Cheve Citika Matana Apilyan Carcity Citika	R
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Using a Generic CSV/Excel File (available to all users)

A file can contain any number of columns; however, Talea only requires a column of CUSIPs and a column of quantities (i.e. # of shares) to run a simulation.

On your desktop, use an existing file or simply create and upload a new one:

- 1. Open an Excel Workbook.
- 2. Add the CUSIPs for the securities you wish to evaluate in the first column (using a header in the column is optional).
- 3. Add their respective quantities (i.e. # of shares) to the second column (using a header in the column is optional).
- 4. Save it as a CSV file to your desktop.

In Talea:

(Figures 31-32)

- Click "Estimate" in the Estimate Credit Limit box on the homepage, or click the
 icon in the navigation at the top right of the screen.
- 2. Select the Click to upload an account box.
- 3. Select the CSV file saved to your desktop and click Continue.
- A sample of your uploaded file will appear. Talea will prompt you to assign the Account Number, the CUSIP, and the Quantity columns in your file.
 - a. Using the dropdown field under Account Number, identify the CSV column containing the account number.

Note: If there is no such column, manually enter the last four characters of the account in the free-form text field.

- **b.** Using the dropdown field under CUSIP, identify the CSV column containing the CUSIPs.
- c. Using the dropdown field under Quantity, identify the CSV column containing the quantities (i.e. number of shares).
- 5. Click Continue.
- 6. Repeat steps 2-5 if you wish to upload additional files.

Figure 31





SIMULATE (Figure 33)

Once you have uploaded your client's holdings to Talea, select all accounts to maximize borrowing power. If the client is requesting a specific credit limit, you can select the combination of accounts that best suits the client's borrowing needs.

- 1. Choose the accounts you wish to include in the simulation.
- 2. Click "Simulate."
- 3. View your results.

Toggle between the "Variable Rate" and "3-Year Fixed Rate" to see the available pricing options.

If you have any questions regarding your simulation results, save your simulation (see below for instructions) and give us a call at 877.743.4321. A collateral analyst will be able to locate your saved simulation and assist you with any questions.

TALEA 🔀	AN AUTOMATION	Advisor Bank	0 0	🏠 📄 🕺	8	08	☑ 🗗
-						ESTIMATE	CREDIT LIMIT
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Click to upload an	eccount +		\$229,774	\$225,55	5	\$11	9,458
CLEAR	SIMULATE	2507	\$58,892	\$58,240		\$3	0,945
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SAVE AND PRINT SIMULATIONS

Talea allows you to save a simulation for up to 90 days. In a saved simulation, the borrowing power estimates appear as they were the day of the simulation; however, the pricing options will always be current. Use the "Manage Saved" button in the upper left-hand corner of your screen to view or print your saved simulations.

Saving a New Simulation:

- 1. When viewing your simulation results, click "Save."
- 2. Enter a nickname for the saved simulation, which will allow you to locate it later. Please do not use the client's name.
- 3. Talea will save this simulation to your "Manage Saved" page.

PRINTING A NEW SIMULATION

(Figure 34)

- 1. When viewing your simulation results, click "Print."
- 2. Enter a nickname for the simulation which will appear on the printed copy. Please do not use the client's name.
- You will then be presented with the option to print locally (or save as a PDF).

VIEWING/PRINTING A SAVED SIMULATION

- 1. Click "Manage Saved."
- 2. Locate your saved simulation and click on the Simulation ID hyperlink to open.
- 3. Click "Print" to print locally (or save as a PDF).

JFORM		
ION: MT ESTIMATE	TY FOR A SECURITIES BACKED UNLE OF CR	EDIT SILOQ.
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ecial risks and is not for evenione. You should	If he aware of risks associated with a securit	ies based loan, such as that securities may be
will not be entitled to choose which securit L please see the important disclosures belo	ies sill be sold. Such action may affect your m	long-term investment strategy and may result
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\$438,595		
\$435,739		
3454,A43		
Columna		
Market Value	Digible Market Value	Draving Power
\$229,774	\$225,550	\$119,458
\$58,892	558,340	\$30.945
\$114,253	\$114,185	529,452
\$149,027	\$147,736	\$79,127
\$86,609	\$80,019	\$42,728
	Margin	Annual Percentage Rate
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	Maria	In dimension for
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Contact Us

The Bancorp is here to help if you have questions or need assistance with any of the following:

- Uploading collateral holdings for a simulation or questions regarding the results
- The application process
- Obtaining a loan package offline

Phone: 877.743.4321

Email: Talea@thebancorp.com

Sales

Contact a Business Development Associate for any questions regarding a new SBLOC (collateral, pricing, underwriting requirements, etc.)

Phone: 877.743.4321

Email: sblocinquiry@thebancorp.com

Send Us Your Feedback

Let us know your questions and comments about Talea so that we can provide a better user experience for everyone.

Email: Talea@thebancorp.com