

## PROJECT EVALUATION CRITERIA

Information that is needed for our credit/risk analysis team for review of potential projects:

- **Principals/Partners** - (Names, Contact Details, Short Summary Bio's, Personal/Financial Resume/Curriculum Vitae)
- **Executive Summary** - (Business Plan, Brief description of the project (just one page), with details about the type and technical characteristics of the same-financial amortization plan of the investment, Key Participants/Experience, Location - City and Country of Project)
- **Financial Details** - (Amount of the Requested Credit, Security/Hard Collateral for Loan, e.g. Real Estate Holdings, C.D.'s, etc., Yearly Cash Flow, Accounting Statements, Activity carried on by the Borrower and turnover reached in the last fiscal year)

Please forward all required paperwork to [applicant@gatinternational.com](mailto:applicant@gatinternational.com)

Acceptable file formats include: .xls, .doc, .rtf, .txt, .pdf

Be sure to include an email introduction which includes your desired amount of funding and any other pertinent details.

## Financial Terms and Conditions

1. **LINE A**  
**(CREDIT) Interest rate: LIBOR + 2.5% (Spread) fixed per year.**  
(Annual reimbursement of the capital in 10 equal and constant + interest)
2. **LINE B**  
**(BOND) Interest rate: 7% fixed per year.**  
(Reimbursement of the capital in one unique solution after 10 years from the issue of the Bonds + interests (Coupon) to start from the next year)

## Loan Amount

100% of the investment you need (including the cost of the land).

## Guarantee of Reimbursement

- **Of the Credit.....100% shares (mortgage guarantee or accepted collateral)**
- **Of the interest.....Management Contract - Location or Sales of the immovable.**

**Bond guarantee from insurance company proposed by GAT International Inc.**

\*The above rates and terms are subject to credit/risk evaluation