

REQUIREMENTS FOR LENDING.



**Vesto** Stocks

The evolution of stock investments.

**Vesto Stocks may only offer certain information and eligibility to persons who are "Accredited Investors" and/or "Qualified Clients" as those terms are defined under applicable Federal Securities Laws of the United States. In order to be an "Accredited Investor" and/or a "Qualified Client", you must meet the criteria identified in ONE OR MORE of the following categories/paragraphs numbered 1-21 below. Vesto Stocks can not provide you with any information regarding its Loan Programs or Investment Products unless you meet one or more of the following criteria.**

**Furthermore, Foreign nationals are not exempt from qualifying as an Accredited Investor (on international financial laws) are still required to meet the established criteria, in accordance with Vesto stocks internal lending policies. Vesto stocks will not provide information or lend to any individual and/or entity that does not meet one or more of the following criteria:**

**1) An individual ready to engage and borrow broad stocks generally, but knowing the risks at which he/she does this investment. whose annual individual net income (not an entity) at the time of loan request exceeds \$50,000.00 USD in each of the two preceding calendar years, with reasonable certainty of reaching or surpassing this income in the current calendar year.**

**2) Individual with Net Worth in excess of \$1.0 million. A natural person (not an entity) whose net worth, or joint net worth with his or her spouse, at the time of purchase exceeds \$1,000,000 USD. (In calculating net worth, you may include your equity in personal property and real estate, including your principal residence, cash, short-term investments, stock and securities. Your inclusion of equity in personal property and real estate should be based on the fair market value of such property less debt secured by such property.)**

**3) Individual with \$100,000 individual Annual Income.** A natural person (not an entity) who had individual income of more than \$100,000 in each of the preceding two calendar years, and has a reasonable expectation of reaching the same income level in the current year.

**4) Individual with \$300,000 Joint Annual Income.** A natural person (not an entity) who had joint income with his or her spouse in excess of \$300,000 in each of the preceding two calendar years, and has a reasonable expectation of reaching the same income level in the current year.

**5) Corporations or Partnerships.** A corporation, partnership, or similar entity that has in excess of \$1.5 million of assets which is either formed or not formed for the specific purpose of acquiring an interest in the Corporation or Partnership.

**6) Revocable Trust.** A trust that is revocable by its grantors and each of whose grantors is an Accredited Investor as defined in one or more of the other categories/paragraphs numbered herein. "This requirement may vary depending on the results obtained from clients assessment"

**7) Irrevocable Trust.** A trust (other than an ERISA plan) that (a) is not revocable by its grantors, (b) has in excess of \$1 million of assets, (c) was not formed for the specific purpose of acquiring an interest, and (d) is directed by a person who has such knowledge and experience in financial and business matters that such person is capable of evaluating the merits and risks of an investment in the Trust.

**8) IRA or Similar Benefit Plan.** An IRA, Keogh or similar benefit plan that covers only a single natural person who is an Accredited Investor, as defined in one or more of the other categories/paragraphs numbered herein.

**9) Participant-Directed Employee Benefit Plan Account.** A participant-directed employee benefit plan investing at the direction of, and for the account of, a participant who is an Accredited Investor, as that term is defined in one or more of the other categories/ paragraphs numbered herein.

**10) Other ERISA Plan.** An employee benefit plan within the meaning of Title I of the ERISA Act other than a participant-directed plan with total assets in excess of \$5 million or for which investment decisions (including the decision to purchase an interest) are made by a bank, registered investment adviser, savings and loan association, or insurance company.

**11) Government Benefit Plan.** A plan established and maintained by a state, municipality, or any agency of a state or municipality, for the benefit of its employees, with total assets in excess of \$5 million.

**12) Non-Profit Entity.** An organization described in Section 501(c)(3) of the Internal Revenue Code, as amended, with total assets in excess of \$1.5 million (including endowment, annuity and life income funds), as shown by the organization most recent audited financial statements.

**13) A bank,** as defined in Section 3(a)(2) of the Securities Act (whether acting for its own account or in a fiduciary capacity).

**14) A savings and loan association or similar institution,** as defined in Section 3(a)(5)(A) of the Securities Act (whether acting for its own account or in a fiduciary capacity).

**15) A broker-dealer registered under the Exchange Act.**

**16) An insurance company, as defined in Section 2(13) of the Securities Act.**

**17) A "business development company," as defined in Section 2(a)(48) of the Investment Company Act.**

**18) A small business investment company licensed under Section 301 (c) or (d) of the Small Business Investment Act of 1958.**

**19) A "private business development company" as defined in Section 202(a)(22) of the Advisers Act.**

**20) Executive Officer or Director. A natural person who is an executive officer, director or general partner of the Partnership or the General Partner, and is an Accredited Investor as that term is defined in one or more of the categories/paragraphs numbered herein.**

**21) Eligible and accredited Borrowers who comply with these simple requirements and are willing and able to provide collateral in 15 - 30% of Loan amount to ESCROW accounts in accordance with a specific Master Loan Agreement (MLA)**

