

C4 WORLDWIDE



U.S. PERCENTAGE PROGRAM

U.S. Percentage Program

FAQ

Q 1: Is there a minimum amount that can be deposited?

A: Yes. In the United States, the minimum is \$1,000,000.

Q 2: Is there a maximum amount that can be deposited?

A: Yes. In the United States, the maximum is \$100,000,000.

Q 3: What are the risks associated with depositing this sum into a major U.S. Bank?

A: The bank used is one of the top ten banks in the U.S. You must be confident that this top tier bank will be in business for at least 31 days following the establishment of your deposit account. Even if it were sold, the funds would still be on deposit earning interest. If the bank closed, the funds could be lost. However, if the account is opened in the Wealth Creation Division of the bank (not available at all the branches), the FDIC insurance per account covers the amount deposited.

Q 4: Where do the funds have to be placed on deposit?

A: At any one of more than 6,000 branches. No special circumstances apply. Please make sure to enact a corporate resolution adding C4 WorldWide, Inc. to the account. The named individual on the account can be DR Rawson, Chairman & CEO, Richard Price, Vice President and CFO and/or Mike Kavanagh, Executive Vice President of Capital and Investments. You can have any one or all three of the names.

Q 5: What does Non-Depletion Signatory mean?

A: C4's name on the account gives them the ability to control the interest paid into the account and where the benefits (interest) are directed (into another account). It also gives C4 the ability to deduct the annual interest rate (charged at LIBOR and paid in arrears for the first 3 years) from the account. If the loan is not repaid, the amount on deposit will revert to C4 by contract with C4, not a contract with the bank. If at the end of the loan term, the Client elects to use the funds on deposit to partially pay off the loan, it will be agreed to as long as it is at the end of the loan term. In other words, the money must remain in the account until the end of the loan term.

Q 6: Does the bank put a hold on our funds?

A: No. There is no formal or informal hold on the funds. The funds can be withdrawn at anytime by the Client. However, the loan would become immediately due and payable in full. This is not a bank term; this is part of C4's contract with the Client.

Q 7: How much do I have to put into the account in order to secure the funds I need?

A: That question can only be answered by a Senior Member of the C4 WorldWide, Inc. Team. The amount will depend on the market, the term of the loan and the loan amount required.

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Q 8: Does C4 require equity in my business in addition to providing a loan?

A: Yes. If your project is accepted, C4 will be a willing Partner with you as part of our *Beyond Venture Management* philosophy.

Q 9: When do I get my original capital back?

A: **First**, within 31 days or 20 banking days, you'll receive the entire amount placed on deposit into another account with the same bank. Only the Client's name is on this new account. The funds can be used anyway needed, including the repayment or partial repayment of the source of the capital. **Second**, after the loan is paid off the anchor capital is returned. **Third**, the funds may be used to finish paying off the balance due.

Q10: Is there a prepayment penalty for paying off the loan early?

A: No.

Q11: What happens if I remove the funds from the Anchor account before I receive all of the funds committed by C4?

A: The Agreement is broken and all funding stops. In addition, the entire loan is immediately due and payable.

Q12: What happens if I need more than five (5) years to become profitable?

A: At the end of the third year, the entire loan may be restructured and restarted into a new five-year loan commitment. This makes a total of eight (8) years. This is the maximum loan available at this time.

TERM	REPAYMENT	LIBOR
1, 2 or 3 Years	Interest only until the term of the loan is at an end. The interest is paid in arrears.	LIBOR at the time the loan is created. Not a signature loan.
4th Year Only	Interest only - Upfront	LIBOR + 1%
5th Year Only	Interest Only - Upfront	LIBOR + 2%

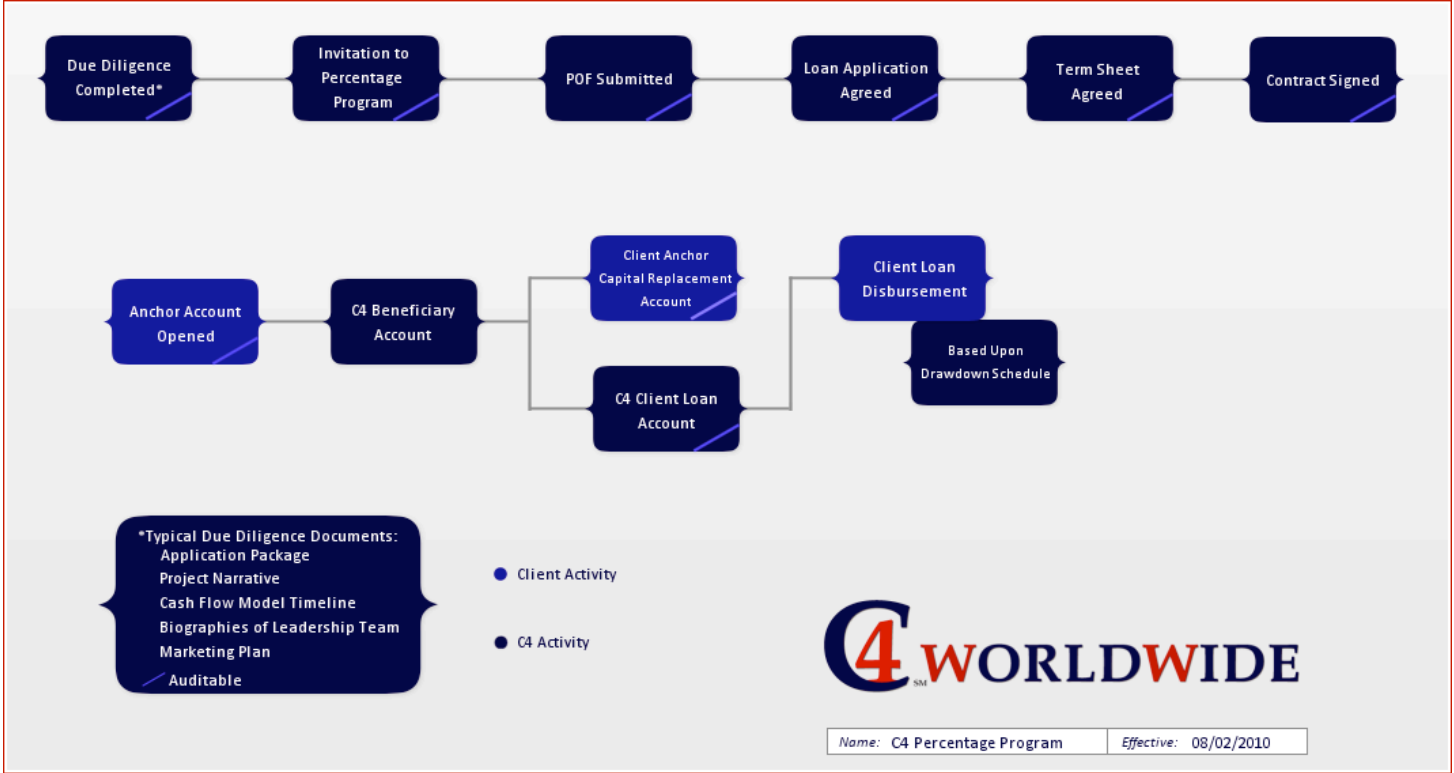
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Q 13: What does Anchor Capital on deposit for 30 days have to do with our ability to get a loan?

A: The timeline of 20 Banking Days / 31 Calendar Days is simply part of our process --- serving three purposes:

- a. It is a hedge against "Investor's Remorse" --- the 30 days allows the client and / or investor time to change their mind about their involvement in a 36 - 60 month loan program. The Anchor Capital sum is not insignificant --- and things change... Our choice of 30 days (rather than the 3 used by auto dealers for example) is based upon experience... If the client or investor can leave the Anchor Capital in place for 30 days without replacement capital being available - leaving it in place for the entire loan period should be achievable.
- b. The 30 days also serves as a gauge of the client's ability to manage the capital they have... IF funds are made available immediately --- and spent just as quickly - simply because they are available - then the likelihood of being able to work with a Drawdown Schedule is reduced... Think of the 30 days as as a Management Tool - creating behaviors associated with "delayed" rather than "instant" gratification.
- c. 3. The third reason is simply logistics... It may take us up to 20 banking days to move the monies for your first disbursement from one account to another... I know we are working in an electronic banking age --- but banks don't work that fast... This is a new program --- we are guarding against holds and delays simply because of the size of monies being moved... Each bank has to account for monies on deposit - or monies moved from account to account. Movements over \$100,000 must be registered with the FDIC as they affect the bank's liquidity ratios. We're simply giving the banks time to do things right.
- d. In today's environment, we're looking for serious minded, business oriented people with passion and purpose. After all our due diligence, we still don't have the ability to prove commitment. The Anchor Capital goes along way towards proving the client's ability to stay the course committed to in writing.

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