



RFA Agent: Hello my name is xxx,

I live in our community (2miles from you, get my haircut at your salon, have dinner with my family at your restaurant, shop at your store i.e. whatever the personal community connection is) and have recently joined Local Relief Agents "LRA" to be our communities local Relief Funding Agent. Do you have 5 minutes to speak?

Business Owner: "Yes"

RFA Agent: Great. Local Relief Agents "LRA" was formed as an economic response to the Corona virus pandemic by a well-respected Commercial Lending Brokerage. Did you receive SBA funding?

Business Owner:

"No"

"Yes"

RFA Agent: "Did you apply?"

"That is great!"

(In either case, let them tell you their story. And when they are done...)

"As you have seen on the news that millions of businesses didn't receive SBA PPP funding. And, many Businesses whether they already applied for and received an SBA loan, or not are realizing that they need some assistance now and/or they are taking precautions and preparing for the future just in case. I am calling today to check in on how things are going with you and your business?"

Business Owner: (response)

RFA Agent: "That is something" (add appropriate inflection if incredible story or if sad story)

"Well, I am now here as your Local Funding Agent to assure that your business survives and thrives in the future. We have Billions dollars in government AND non-government private money personal & business funding available now! ---Even if banks have said no previously! With over 100 Lenders & more than 10,000 loan variations, we can meet most businesses current and future needs. Better safe than sorry, right. Can I confirm your email address?"

Business Owner: Provides or says "no"

RFA Agent: Do you have any funding needs now?

Business Owner:

"Yes"

"No"

RFA Agent: "Please tell me how we can assist you?"

"That's good! Many business are not in the position to self fund another 18-36 months or more. That's why we have been working on a variety of exclusive programs for providing Personal & Business Grants & Loans. Would you like to put in an application just in case, so you are in line if they have to shut down the economy again or there is a hiccup along the way?"

Business Owner: (if they answer yes or no)

RFA Agent: I only need 2 minutes of your time. Do you have a few minutes to complete a quick application?

Business Owner: (if still no)

RFA Agent: Whether you think your business is going to need relief money I would still encourage you to fill out an application. There is no fee to fill out an application and just in case you DO need access to this relief money you already have an application in the queue. We are expecting Millions of businesses to apply, so in the end if you do need capital, we want to make sure you can get this money before it is too late to save your business.

Business Owner: (if still no)

RFA Agent: Thank them for their time ask them if they would like to take down your name and phone number in case their circumstances change and need to apply for relief funding in the future and then move on the next business. (If your time permits consider calling back in a week as their circumstances might have changed and they are now in need of relief funding)

Frequently Asked Questions

Why would someone use Local Relief Agents "LRA".com or an Relief Funding Agent "RFA"?

In the best of times, 50% of all loans are declined due to improper loan packaging. Some of these new funding programs, especially the SBA 7(a) & 504 is complex. As people came to realize with the PPP, the government & bank web sites are confusing and even worse, do not collect enough information from the applicant to even begin the process. It's like standing in line to get into a concert, but you haven't purchased a ticket. Once you get to the entry gate you will be directed to get back to the end of the line of what will be thousands of people. The lenders and SBA do not have the resources to help businesses owners navigate this onerous application process and some of these programs evolve daily. Using a trained loan expert who is working directly everyday with the SBA and many other lenders will assure all your documents are in order & meet that particular lender's requirements, expedite loan files and your much needed funding. Someone trying to navigate the SBA & Lenders' process on their own could be waiting months instead of days, as you saw.

Can I build a team and recruit for the opportunity?

Yes. Recruiting is highly recommended especially with the stay at home orders not fully lifted, so many jobs being lost, businesses shut down, and a tenuous economy, many people will be in need of safe, work from home jobs. The Corona virus is not going away. It will be 6-12 months or more before society gets back to normal.

ADJUST FOR RFAO/RFAS...There is a \$100 bonus for every 10 sign ups. For professional recruiters or marketers - once they've reached over 100 recruited, they will receive a 3% override on ALL their recruits future loan closings (lifetime), but they must manage their team, act as sales manager, and provide weekly report. Once they've reached over 500 recruits, they will receive a 5% lifetime override with \$2500 base salary per month, same rules as prior. Over 1500 recruits 10% override with a \$50k base salary including full benefits, same rules apply. Once they've reached over 5000 recruits, they will receive a 15% override, with a \$100k base salary, full benefits, profit sharing, same rules apply.

Why do I have to pay \$99?

The infrastructure of Relief Funding Agents ("RFA") is very expensive with tools, staffing, processors, underwriters, education. Your \$99 desk fee covers all of your tools, resources, and client processing and packaging for all of the RFAs submissions. It is much the same as being a realtor, only thousands of dollars less.

Due to there being so many businesses and others in need of funding, and ApplyForRelief's mandate to help as many businesses and individuals as possible, the RFA program is currently Free.

And, the Relief Funding Agent Operator ("RFAO") Program has been reduced to only \$99!

Do Relief Funding Agents "RFA"'s or "RFAO"'s process their own clients loan files?

No. Relief Funding Agents "RFA" are only responsible for the 1-page ApplyForRelief.com Loan Intake Form and submit the application to info@localreliefagents.com. 11 Capital Finance, a national lending company, will process and package all loan files for LocalReliefAgents.com & ApplyForRelief.com. This provides the Agents will more time to reach more business and help their community.

Is there a contract if I become a Relief Funding Agent "RFA"?

There is no monthly commitment. You will receive a W-9 and a 1099 contract once you have closed your first loan as an Relief Funding Agents "RFA" with Local Relief Agents "LRA".

How much is the SBA lending to businesses?

The 1st two rounds of the SBA PPP & EIDL was approximately \$1Trillion dollars to be given to millions of businesses impacted by the Coronavirus.

As of this writing, there is currently approximately \$100 Billion still available.

Are you a scam?

No. Local Relief Agents "LRA" is an off-shoot and partner of 11 Capital Finance, a National Commercial Real Estate Mortgage Brokerage who has been offering SBA loans for 25 years. Local Relief Agents "LRA" is our response to the impact that COVID-19 has had on our country's businesses. We are in a uniquely strong position with our infrastructure and 100+ lenders to make funding available to all Americans.

How much can a business borrower?

WILL NEED TO WRITE THIS BASED ON GENERAL LOAN AMOUNTS!

Who will qualify?

The majority of businesses that have properly packaged loan files that have had positive cash flow prior to February 2020.

How fast will closing take from time of submission?

Every Loan Program and Lender is different. Some loans can be processed and approved in 24-48 hours, and others are more complicated and take much longer.

How can I find out more about the Private & Government funding available?

There is a weekly online meeting every Wednesday at noon EST. This meeting will also be recorded if you cannot make Live. You can register at <https://moneywithmeg.podbean.com> or simply Dial in 712-775-7031. Access code 935317

Is Local Relief Agents "LRA" a part of the government or SBA?

No. We are a privately held company spun off from a financial services company 11 Capital Finance in response to the pandemic and its severe economic impact. We have worked hand in hand with the SBA for over 25 years.

20 West Vine Street Suite 575 Lansdale, PA 19446

WEB: www.localreliefagents.com | EMAIL: info@localreliefagents.com

All materials copyright protected. Written permission is required for any reprint or distribution of materials.

Does it cost money to use Local Relief Agents "LRA"?

No there are no upfront fees for any of the loans through Apply For Relief, and the SBA has waived all application fees. Any company that tries to collect any upfront fees from you in order to get you this relief fund money is scamming you.

What are the rate and terms?

Each Type of Loan & each particular Lender is different. A sample product sheet of Loans can be provided upon request. The SBA 7(a) & 504 loans are the lowest interest rate business loans most business will ever see from 0-4% 30 years.

When will these loans be available?

There are more than 10,000 loan variations available now from 100+ Lenders.

Why use Local Relief Agents "LRA" when I can apply right at the Federal site?

Unfortunately, most of the businesses that apply will not qualify due to improper packaging. As many found with the PPP, these are complicated loan files to compile. And, the SBA 7(a) & 504 are even more difficult. But, with our 25 years' experience we get it done right.

How do I qualify?

Each Lender and type of loan has different requirements. Many Lenders have become more conservative in their lending, while others have relaxed their normal parameters.