



In brokerage relationship with various American Financial Institutions, each of which has different financing programs, PROYTEC PANAMA CORP. can offer its customers the services indicated in this summary.

Traditional debt and equity approaches are available for qualified projects of any size.

In addition, there are also several creative financing approaches available to fund large projects.

The client does not have to use these programs; they are additional options for the larger projects.

Here is an overview of the creative programs.

These are just the categories, not the complete program descriptions.

The specific program write-ups will be specified after a thorough analysis of the Client's request.

JOINT VENTURES and DEBT-EQUITY PROGRAMS.

A Joint Venture is a partnership wherein the parties share in the profits/equity of the venture.

The result is an investment, not a loan.

The applicant must possess a part of the necessary liquidity.

There are also programs that provide a part-debt and part-equity solution.

Debt-equity programs are a type of financing that combines debt and equity capital.

Debt capital is borrowed money that must be repaid with interest, while equity capital is contributed by investors who share in the profits or losses of the project.

INTEREST-ONLY, NON-RECOURSE LOAN PROGRAMS.

Multiple programs are available.

Interest-only, non-recourse loan programs are a type of financing that allows borrowers to only pay interest on the loan balance for a specified period, typically 5 to 10 years.

During this time, the principal balance of the loan does not decrease.

After the interest-only period, the borrower must begin making principal and interest payments.

100% FINANCING PROGRAMS.

There are multiple programs that can accommodate up to 100% project cost financing.

Each program has a different minimum.

BOND-BACKED PROGRAMS.

There are multiple programs can fund projects via the underwriting of bonds.

Some of these programs can accommodate up to 100% project cost financing.

PROGRAMS THAT PROVIDE COLLATERAL TO SECURE A LOAN.

There are multiple programs in each subcategory below.

The collateral is a specified financial instrument (CD, Standby Letter of Credit, etc.).

Some programs may result in interest-only loans.

The subcategories are as follows:

- The financial instrument collateral is provided.
The borrower gets the loan using that collateral.
- An already-owned instrument can be monetized.
- The borrower just obtains the financial instrument.

HARD ASSET BASED LOANS.

Multiple programs are available.

Loans against gold, energy reserves, precious metals and gems, rare coins, museum-quality antiques, art works, fine jewelry, etc.

PROGRAMS FOR ENERGY PROJECTS.

Multiple programs are available.

STARTUP COMPANY FUNDING, UNSECURED LOAN.

For smaller amounts.