CML ESCROW MECHANICS

Direct Escrow-Secured Private Loan

WELLCOME CAPITAL

Wellcome Capital—marketing & introduction partner to Nevis registered private wealth-lending platform

November 2025 | Alberta, Canada
€10M+ Unencumbered Capital Required

ESCROW STRUCTURE

Tier-1 escrow account. U.S. law firm. Client-exclusive representation.

You and the escrow agent are the only parties to the Escrow Agreement.

The private wealth-lending platform has no access or control.

Wellcome Capital is never a signatory and bears zero liability.

DEPOSIT FLOW

1. Sign term sheet, execute escrow agreement, wire QC to escrow

2. Escrow agent confirms receipt

3. Loan agreement requested and legal fees sent to paymaster

4. Hold instruction issued to partner bank

5. Settlement date established — capital now in enhancement position

6. Credit line activated — secured by partner assets

7. Loan agreement and GSA executed. Clear compliance, tranches disbursed.

Your capital never leaves the escrow account.

LEGAL TRUTH

Three documents. One allocation. Full transparency.

1. Loan Agreement

• Signed directly between you (Borrower) and the wealth-lending platform partner (Nevis entity).

• Wellcome Capital is NOT a party — we are the introducer only.

• Zero platform liability on your capital.

• Interest only at SOFR+2.5%. 12-month minimum term.

• Principal never used as collateral — non-depletion escrow referenced throughout.

2. General Security Agreement (GSA)

• Lien on the project the loan is being spent into

• Between you (Borrower) and the platform (Lender)

3**. Escrow Agreement**

• Drafted & executed by independent U.S. law firm.

• Client-exclusive representation.

• You and escrow agent are the only signatories.

• Platform partner appoints the firm but has no control or access.

Capital Multiplier Loan (CML) is the branded name used by Wellcome Capital for a non recourse loan (client capital never pledged) between a qualified borrower and an independent Nevis-registered private wealth-lending platform. The platform provides the loan funding. Wellcome Capital acts solely as marketing and introduction partner – we are not a counter-party and bear zero liability for capital or loan proceeds.

CML SUBMISSIONS

Required docs: CIS, POF, Exec Summary, Drawdown Schedule.

Pre-approval Process:

Proof of Funds Requirements:

To engage our platform partner you must present evidence of your qualifying capital in the form of a POF.

The account statement must show the name on CIS

POF must be current (within 30 days)

Funds must be unencumbered

If an investor provides the QC (funds in their name), an Investor letter must accompany the investor's CIS as well as the CIS of the borrower.

PROCESS FLOW

1. **Client submits** pre-approval package
2. **Platform issues** loan proposal
3. **Client accepts** → **completes** full application
4. **Term sheet issued** → **signed** by all parties
5. **Escrow agreement executed** (client + U.S. law firm only)
6. **Client wires qualifying capital** → **safekeeping confirmed**
   → 60–90 day compliance period begins
7. **In parallel**: Client requests contracts + **wires $30k** legal/paymaster fee
8. **Contracts, Promissory Note, and GSA** drafted & signed
9. **Compliance cleared** → **tranches begin** next business day

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TERMS & CONDITIONS

Non-recourse loan, standard 48 month term, extensions possible, interest only at SOFR+2.5% due quarterly,

Loan disbursed across 7 to 10 monthly tranches,

Minimum loan term is 12 months.

No prepayment penalties.

QC held in escrow until loan is settled.

No dilution. No surprises.

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VAULT ACCESS

Contents: whitepaper, escrow mechanics, redacted term sheet, CIS form.

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WELLCOME CAPITAL

One Allocation. Zero Correlation. Full Control.