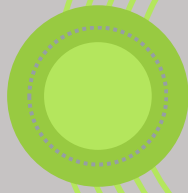


How Torro Works



Since founding in 2015 with 3 locations, business owners rely on Torro for fast capital, with same day approvals, funding, and limited credit restrictions.

Torro focuses its decision making on the financial strength of the business by a technology driven team of seasoned underwriters, credit professionals, and billing specialists



Our sales team provides an application and 4 months bank statements on all businesses considered. Underwriters thoroughly dive into the bank statements to gauge the overall financial health and potential loan affordability.

Then our credit professionals conduct background and credit checks on business and all owners to ensure no financial crimes, delinquencies and to certify the submissions meet our credit requirements.



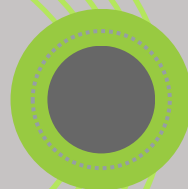
Once approved and prior to funding, contracts are issued with personal guarantees on all business owners, bank verification is completed to ensure documents received are not altered, revenue is on track, and no additional loans have been taken.

Compliance calls are completed, UCC's are placed on the business, and the funds are issued!



Funds are sourced through multiple channels: 1. The owners throw in a minimum of 25% on every deal funded, 2. Sales partners also syndicate, 3. Investors like you!

Your investment is pooled together with others like you to provide funding amounts to merchants from \$5,000-\$150,000!



With this process, Torro has been able to successfully fund over 10,000 businesses nationwide!