



SUBWAY® APPROVED LENDERS COMPARISON CHART FOR THE UNITED STATES

	Ascentium Capital, LLC	JenCas Financial, Inc.	IPC Franchisee Financing
Financing to new owners for start ups	Yes (see special note below)	Yes (see special note below)	Yes
Financing to new owners purchasing an existing location	Yes (see special note below)	Yes (see special note below)	Yes
Restaurant experience required of new owners	No/Preferred	Preferred	Preferred
Special Note	Some start-ups however, they have to be a part of another franchise system or own another business, gas station, c-store, etc.	Industry experience and outside income is preferred for new franchisees. JenCas Financial has provided financing to SUBWAY® Franchisees since 1994 and specialized in finance solutions for existing SUBWAY® franchisees for new store development, acquisitions, remodels, relocations and refinancing of existing business loans.	Prospective franchise owners purchasing existing restaurants must provide the following in order to expedite the loan process. Past 3 years personal/business tax returns. Past 3 months bank statements. 20-25% Down payment. Most recent pay stubs Resume detailing restaurant/business Experience. Most recent combo report of store of interest. Current year interim P&L Statement.
Interest rates	Vary with term	Vary with term	Vary with term
Required credit score	650+	650+	650+ / 720 Ideal
Net worth required for new owners	No set requirement	No set requirement	No set Requirement
Required liquid cash for new owners purchasing a franchise	No set requirement	No set requirement	Based on credit and terms
Required income of new owners	No set requirement	No set requirement	No set requirement
Financing available in Canada	No	No	Yes
Financing Range	10,000 - 1,000,000	\$10,000 - \$1,000,000	Based on transaction
Contact Information	Ascentium Capital, LLC Contact: David Cuccolo Phone: (281) 902-1934 Email: davidcuccolo@ascentiumcapital.com Website: ascentiumcapital.com	JenCas Financial, Inc. Contact: Mark York ext. 102 Jason Peterson ext. 103 Phone: (877) 953-6227 Fax: (501) 851-1449 Email: info@jencas.com Website: www.jencas.com	IPC Franchisee Financing Providing financing for North America Phone: (888) 445-9239 Email: finance@ipcoop.com Email communication note; In your first email, the recommended subject line is: Subway Financing. Within the email identify if you're Franchise Applicant or Franchise Owner, the name of your local Business Development Agent/Company Territory Manager.

You are under no obligation to use SUBWAY's equipment leasing program, IPC Franchisee Finance or approved financing companies in securing financing. The IPC has streamlined the SBA process with national preferred SBA lenders with loan approvals in as little as 2-3 weeks.