

Leasing Services

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Myth #1: "I need to have perfect credit to lease."

While good credit will increase the likelihood of approval, leasing is a good alternative for customers with less than perfect credit. Many other factors are considered; such as time in business, average business checking balance, and comparable business credit.

Myth #2: "If I lease, I can't own my equipment."

Like banks, title is not transferred until the obligation is paid. By taking title through leasing, rather than putting a lien against the equipment via financing, we can keep from reporting to a lessee's credit bureau.

Myth #3: "Leasing costs more than traditional financing."

In most cases, leasing actually costs less than traditional financing. Typically up front costs are limited to first and last monthly investments. When the tax advantages of leasing are considered, payments are usually lower than traditional financing. The real cost of financing is losing cash flow. As the NY Times best seller, *The Millionaire Next Door*, and billionaire J. Paul Getty said, "If it appreciates buy it, if it depreciates lease it!" Leasing preserves cash flow and saves businesses.

Myth #4: "I can only lease 'new' equipment."

The majority of equipment that is financed through leasing is "used." There are no age restrictions and terms can be tailored to the customers' needs. This is a special program relatively unique to Amerifund.

Myth #5: "Leasing is difficult."

This could not be farther from the truth. Qualifying for and completing the lease transaction is, in most cases easier than traditional bank financing.

Leasing Advantages

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We offer fast, flexible leasing programs designed to take the headache and guesswork out of the leasing process. Our goal is to develop a "WIN-WIN" relationship that meets or exceeds your expectations.

Superior Vendor Service

- Fast, flexible credit decisions. High approval ratios.
- Industry specialists and experienced account managers.
- \$3,000.00 leases and up. No limit.
- Financing for all ages of equipment.
- All leases are *non-recourse*. You will never be asked to buy a deal back.
- Fast funding. Usually within 48 hours.
- Amerifund handles all the paperwork.
- Profit sharing programs are available.
- Co-op marketing services are available.

Complete Customer Service

- 100% of equipment cost is financed.
- Conserves bank lines for other needs.
- Guaranteed payment schedules. Fixed payments for the term of the lease.
- Flexible terms, such as: annual, semi-annual, quarterly and seasonal payment schedules.
- No financial statements are required up to \$200,000.00 for established companies.

Why Amerifund?

We are large enough to provide competitive programs, yet small enough to give each customer personalized service. You will be working with only one person at Amerifund, your account manager, instead of departments or groups of people.

We strive to make the leasing process as simple as possible for both you and your customers. The process goes something like this:

Application Stage

Amerifund generally calls the customer and takes an application over the phone, via fax, or over the internet. For clients with access to the internet, an application can be filled out "on-line" at our website, www.amerifund.cc.

Credit Stage

We will get back to you usually within two hours with an initial credit evaluation. Credit approvals take 24-48 hours.

Documentation Stage

We can sign the documents with the customer or we can overnight them to the customer. The longer it takes to get a transaction signed, the greater the chance the customer will back out. Once all signed documents are received back in our office, we will fax you a purchase order.

Funding Stage

Same day funding is our goal. Let us know as soon as you can about an equipment delivery date to ensure quick fundings.

"Our job is not done until you are paid. What better way to ensure more business?"

Coop Marketing

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We believe in forging lasting relationships with equipment sellers and other referral sources. We provide the necessary tools to foster a mutually profitable relationship. One of the many areas we emphasize in relationship development is cooperative marketing. By developing co-op marketing programs we pool our marketing dollars with "Preferred Partners" that have similar vertical markets.

Once we establish a few common vertical markets, we determine the ideal marketing format for that niche (direct mail, Opt-In email marketing, telemarketing, facsimile marketing, etc). After the marketing program is initiated, we as a team, follow up with the targeted clients and track the results.

Benefits of Coop Marketing

- Pooled marketing dollars.
- Pooled sales/marketing talent.
- Focused niche marketing.
- Bonus programs based on funded volume.
- All leases are *non-recourse*. You will never be asked to buy a deal back.

Our credit programs are flexible and allow us to approve a wide range of customers.

We will consider all credit situations. However, the items below can create approval problems.

Bankruptcies

Especially those established within the past five years and without significant re-establishment of credit history.

Unsatisfied Credit Issues

With satisfactory explanations, we will analyze open judgements, collections and charge-offs.

Low Average Bank Balances

Average low bank balances are those below \$1,000.00 and inhibit credit approval regardless of time in business.

New Businesses

We work with new businesses where the owners have above average credit.

Recent Negative Credit History

A potential customer who has had many late payments, collections and/or judgements would be a risk to any financial institution. We will investigate most credit issues in an attempt to overcome the customer's negative history. We make it a policy to overlook late payments and collections when there are only a few, and they are not within the last two years.

"We look for reasons to approve customers. This is the only way we all benefit."