

LEASING & FINANCING by Investment Leasing Co.

SOFTWARE & HARDWARE SPECIALISTS





Since 1986

- Healthcare
- **High Technology**
- **Broadcasting**
- Colleges
- Industry
- Municipal/Govt.

About Investment Leasing Company

Who we serve: Companies of any size and individual professionals

What services we provide: Leasing and financing financial services

What we finance & lease: Business and professional equipment, software, and commercial vehicles, new & used

Geographic area we serve: **Continental United States**

Types of products offered: \$1 buyout finance leases & loans, 10% purchase option leases, and FMV leases

Terms: 2-7 year payment terms

Industry Specialties: Pharmacy, dental, medical, hospital, high tech, broadcasting, colleges, and industry Dollar ranges: \$5,000 - \$1,000,000 (most of our customer's capital purchases are from \$30k - \$250k)

Preferred credit profile: Very good to excellent credit

How our prices compare: Our 12-lender quotation includes a range of rates and terms from banks and other lenders Very special unique service:

We work hard to earn 100% repeat business from every customer and have created our

industry's first, and unique "Leasing Full Disclosure Checklist©"



Co. founded in San Diego, California in 1986



Corporate office today in San Diego, California



Bruce D. Forinash, Leasing Agent with Co. since 1986 brucef@investmentleasing.com (Phone ext. 101)

Web: www.investmentleasing.com Calif.Real Estate Broker License #00528469 Calif. Finance Lender/Broker License #603H958 Bank Authorized
Equipment Leasing & Financing Agents



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EQUIPMENT, SOFTWARE, & COMMERCIAL VEHICLE LEASING & FINANCING PROGRAM HIGHLIGHTS

Geographic Area: Continental United States

Products Offered: Leasing:

\$1 Buyout Finance Leases 10% Buyout Option Leases

FMV (fair market value) Operating Leases

Financing:

Equipment Finance Agreements (EFA)

Healthcare Industry Small Working Capital Loans (for any business use)

Medical Accounts Receivable Financing

Term: 2-5 years generally (up to 7 years for Operating Leases)

Equipment Types: Equipment - Healthcare, Broadcast, virtually any type, especially essential use & money making

Software - 100% software program

Vehicles - Commercial use such as ambulance, tractors, lab vehicles

 Industry Specialties:
 Healthcare
 High Technology / Office
 Construction

 Dental Professionals
 Printing / graphin / Copy
 Retail

Medical Professionals Broadcasting Agriculture

Medical Professionals Production / Manufacturing Transportation / Auto

Pharmacy & all other healthcare Food services

Lessee Credit Profile: Quality credits

Healthcare Start-ups and selected other start-ups

Sole Proprietors, Professional Corporations & LLC, Partnerships, Corporations

Dollar Amount Ranges: \$3,000 - \$100,000 Application Only Program (no financial or tax items needed)

\$100,000 - \$500,000 Middle Market Program \$500,000 - Unlimited Major Market Program

Target Profile: *\$25,000 - \$100,000+ *Healthcare Professionals, Broadcasting Industry *Quality Credits

Rates & Plans: Fixed, step-up, custom. Some plans can be structured at or below those of a prime rate bank loan

Our 12-lender quotation enables the customer to compare and select and earn the best market rate

Vendor Programs: #1 Refer-A-Lease Program - Call us with borrower name & number and we do a-z

#2 Share-A-Lease Program - You get credit application & sign customer

#3 Private Label Lease Program - Used in conjunction with #3 w/o our name on papers

PHONE / FAX: MAILING ADDRESS: FEDEX / COURIER ADDRESS: **CORPORATE ADDRESS:** 800-400-5060 PH P.O. Box 500110 11835 CARMEL MT. RD. 11440 W. BERNARDO CT. 858-451-0400 PH SAN DIEGO, CA SUITE # 1304-351 **SUITE #300** 858-451-0033 FAX 92150 SAN DIEGO, CA 92128 SAN DIEGO, CA 92127

Bank Authorized Equipment Leasing & Financing Agents



- Healthcare
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8 REASONS TO FINANCE EQUIPMENT

I. FINANCE 100%

Arrange 100% financing of your equipment, software and services with 0% down payment

II. KEEP UP-TO-DATE

Keep up-to-date with technology by acquiring more and better equipment than you could without financing.

III. ACCELERATE ROI

Rather than paying one lump sum for your equipment, make smaller payments while the equipment generates revenue

IV. BENEFIT FROM BUNDLING

Bundle the equipment, installation, maintenance and more into a single, easy-to-manage solution

V. SAVE CASH

Save your limited cash for other areas of your business, such as expansion, improvements, marketing or R&D

VI. OUTSORUCE ASSET MANAGEMENT

Let your equipment financing company manage your equipment from delivery to disposal

VII. <u>CUSTOMIZE YOUR TERMS</u>

Set customized payments to match your cash flow and even seasonal income fluctutations

VIII. <u>HEDGE AGAINST INFLATION</u>

Lock in rates when you sign your lease/purchase financing to avoid inflation in the future

Please call or email me for further information or a quotation

Bruce D. Forinash

Bruce D. Forinash Manager 800-400-5060 ext. 101 (Office) 858-735-5271 (Cell)

brucef@investmentleasing.com

Leases and loans will be arranged or made pursuant to California Department of Business Oversight Finance Lender Law License #603H958

| PHONE / FAX: | MAILING AD | DRESS: F | EDEX / COURIER ADDRES | SS: CORPORATE ADDRESS: |
|----------------|--|----------|-----------------------|--|
| 800-400-5060 | PH P.O. Box 50 | 0110 | 11835 CARMEL MT. RD. | 16935 W. BERNARDO DR. |
| 858-451-0400 | PH SAN DIEGO |), CA | SUITE # 1304-351 | SUITE # 235 |
| 858-451-0033 | FAX 92150 | | SAN DIEGO, CA 92128 | SAN DIEGO, CA 92127 |
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Calif. Finance Lender / Broker License #603H958

15 OF THE BEST REASONS FOR A CUSTOMER TO USE INVESTMENT LEASING COMPANY



- LOW RATES: Our multi-lender quotations include rates from 12+ low cost banks & other lenders
- 2. **SAVE YOU TIME:** We shop for the best rates for you and disclose a range of rates up front
- 3. **EXCELLENT SERVICE**: Fast approvals and fundings
- 4. **PRE-APPROVALS**: So that you can shop for your new items with confidence
- 5. **RELIABILITY & REFERENCES:** Highly regulated banks & large vendor dealers have come to trust us
- 6. **EXPERIENCE & LONGEVITY**: 22 years in business under the same ownership
- 7. **SIMPLE & EASY PROCESS:** We take care of all the complexities for you
- 8. **CONVENIENCE**: You can phone, fax, or email in the brief details we need to approve your co.
- 9. **FLEXIBLE PROGRAMS**: Payments up to 72 months, step up payment schedules, residual choices
- 10. <u>HIGH APPROVAL RATIO</u>: Due to having many lenders and 22 years of experience
- 11. **AUTOMATED FROM A-Z**: State-of-the-art systems since 1987 adds to your positive experience
- 12. **COMMUNICATION IS EASY:** Fast, and convenient with one main contact person to work with
- 13. **A RELATIONSHIP**: Repeat business is our goal, some customers have 5, 10, 15, even 45+ leases!
- 14. <u>FULL DISCLOSURE</u>: We originated the first leasing industry 42-point disclosure checklist
- 15. **PROFESSION & INDUSTRY SPECIALIZATION**: Our knowledgeable staff helps you in every step!

Calif. Real Estate Broker License #00528469

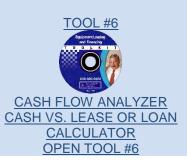














FINANCING & LEASING TYPES:
\$1, 10%, & FMV
LEASES & A LOAN
CALCULATOR
OPEN TOOL #7



TAX SAVINGS:
IRS SECTION 179
DEPRECIATION WRITE OFF
CALCULATOR
OPEN TOOL #8





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Financing Maintenance & Service Contracts

Thank you for the opportunity to present details about an innovative program Investment Leasing Company has developed to finance maintenance programs for our customers and vendors.



THE CHALLENGE: Including the cost of a multi-year maintenance agreement in an equipment lease or loan agreement has always been a challenge to lenders since customers are expected to make all of their payments without regard to the equipment or vendor's performance of their responsibilities.

Normally including one year of warranty or maintenance financing in a lease or loan agreement has been considered a reasonable time frame by most lenders but that has not suited the needs of vendors and their customers who want to be offered maintenance financing for multiple years.

THE SOLUTION: We have developed a unique 1-7+ year maintenance financing program that works!



Your customer makes regular monthly lease payments that include software, hardware, and maintenance for up to 7 years and beyond. We pay you for the software & hardware right after delivery, and for the maintenance annually.



We pay you for the next year's maintenance charge at the end of each year. For example, after the first year of warranty coverage expires, we pay you on month 13 for maintenance coverage for months 13-24 and so on.



You can offer your customers the option of paying small monthly payments for their maintenance agreement rather than their having to pay a lump sum in cash at the start of each new year.



You can retain, reduce, or eliminate the 40% discount currently offered to customers who pre-pay for maintenance for multiple years depending on market conditions and your sales strategy.



You can eliminate the risks to your company associated with not disclosing the maintenance costs correctly on your invoices and simultaneously insuring a ready supply capital from leasing company's lenders.



Your customers can extend the monthly payment program beyond the expiration date of the lease financing for further convenience.

Please give me a call today for further details or better yet, begin to promote this program now to your prospects!

Thank you,

Bruce Forinash

Bruce Forinash Manager, Phone ext. 101

brucef@investmentleasing.com

Web: www.investmentleasing.com

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****Please fax or scan and email completed application to: Bruce Forinash, Investment Leasing Co. brucef@investmentleasing.com fax: 858-451-0033 For questions please call: 800-400-5060 x101 Name & phone number for office contents insurance: (Available from Ouick Ouote) **EQUIPMENT FINANCE APPLICATION BUSINESS** CUSTOMER (EXACT LEGAL NAME) DBA PRIMARY BUSINESS STREET ADDRESS (NO P.O. BOXES) CITY STATE ZIP FEDERAL TAX ID NO. / EIN (REQUIRED) PHONE NO. CELL NO. FAX NO. **EMAIL** BUSINESS DESCRIPTION (DETAIL BUSINESS ACTIVITIES—WHAT DOES YOUR COMPANY DO?) YEARS IN BUSINESS YEARS UNDER CURRENT OWNERSHIP PREVIOUS YEAR GROSS ANNUAL SALES (REQUIRED) TAX EXEMPT NO. (ATTACH CERTIFICATE) SUB S PARTNERSHIP PROPRIETORSHIP LLC GOV'T/MUNI **EQUIPMENT LOCATION STREET ADDRESS (NO P.O. BOXES)** COLINTY STATE 7IP BILLING ADDRESS (IF DIFFERENT THAN ABOVE) CITY STATE 7IP OWNERSHIP INFORMATION Information required for each owner (Sole Proprietor or Managing Partner of Partnership) with an equity interest of 25% or more and each guarantor as well as any one individual with a significant ability to manage or control the entity. Use addendum if needed. OWNER / PARTNER / MEMBER / GUARANTOR SOCIAL SECURITY NO. % OWNED DATE OF BIRTH HOME STREET ADDRESS CITY STATE ZIP HOME PHONE NO. OWNER / PARTNER / MEMBER / GUARANTOR TITLE SOCIAL SECURITY NO. % OWNFD DATE OF BIRTH HOME STREET ADDRESS CITY STATE ZIP HOME PHONE NO. BANK AND SECURED LOAN OR LEASE REFERENCES Use addendum if needed for additional references. PHONE NO. ACCOUNT NO. BANK / FINANCE COMPANY ACCOUNT NO. CONTACT PHONE NO. VENDOR INFORMATION DEALER / DISTRIBUTOR NAME CONTACT TELEPHONE NO. EQUIPMENT DESCRIPTION / TERMS OF SALE If available, provide Sales Order with equipment list and pricing details as addendum. **EQUIPMENT DESCRIPTION EQUIPMENT DESIGNATION** YEAR IF USED TERM **END-OF-TERM OPTION** ☐ FMV □ NEW □ USED OTHER \$1 %

ECOA NOTICE: DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL GIVEN AT TIME OF APPLICATION (BUSINESS CREDIT). If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact Credit Manager, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is the Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Boulevard, Suite 100, Kansas City, MO 64108.

REPORTING AND NEGATIVE INFORMATION. We may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your

REPRESENTATIONS, AUTHORIZATIONS, AND AGREEMENTS. This application is for the commercial or governmental lease of goods and not for any financing for personal property to be used primarily for personal, family, or household purposes and the applicant agrees that consumer credit laws shall not apply. The applicant and each owner signing this application, and each guarantor (collectively, "you" or "your") authorize bank and its affiliates, and third parties acting for or on behalf of bank, and any assignees or transferees of any credit extended to you by bank (collectively, "we" or "us"), to check credit information, references and bank accounts and to obtain credit reports and other credit information or the proving agency or credit grantor. You authorize us to hold, use, exchange and disclose information obtained by us in connection with this application or any credit provided to you by us and the administration of our contracts with you and as otherwise required or permitted by law, including without limitation any of the foregoing regarding this application or your credit experience, capacity or standing, and any credit reports, financial statements and organizational documents.

TCPA NOTICE: You agree that Bank, Bank affiliates, agents and service providers may monitor and record telephone calls regarding your account to assure the quality of service or for other reasons. You also expressly consent to Bank, Bank affiliates, agents and service providers to use written, electronic or verbal means to contact you. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, e-mails and/or automatic telephone dialing systems. You agree Bank, Bank affiliates, agents and service providers may do so using any e-mail address or any telephone number you provide to us at any time, including a number for a cellular phone or other wireless device, regardless of whether charges are incurred as a result.

INDIVIDUAL AUTHORIZATION: By signing below, the undersigned individual who is either a principal of the credit applicant or a personal guarantor of its obligations, provides bank written authorization to obtain and review his/her personal consumer report from any reporting agency in connection with this application, whether or not his or her credit is being relied upon in connection with this application. If you request, bank will provide you with the name and address of the person to whom the request for any consumer report was made. You are entitled to receive certain information from that reporting agency upon request.

By signing this application, the undersigned confirms that the undersigned has read and understands this application and that the information provided in connection with this application is true, correct and complete, and authorizes bank to rely on and use it to evaluate this application.

| X | | |
|---|-----------------------|-----------------------|
| APPLICANT/AUTHORIZED REPRESENTATIVE/GUARANTOR SIGNATURE | TITLE | DATE |
| х | | |
| APPLICANT/AUTHORIZED REPRESENTATIVE/GUARANTOR SIGNATURE | TITLE | DATE |
| ****Please also send page 1 for | the 3 most recent Co. | bank statements, this |

will enable us to have a 3-month average balance without calling the bank.