

Small Business Capital, LLC

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fax

TO: LEWIS ROBERTS

FROM:

FAX:269-216-4626

PAGES:

PHONE:260-249-1866

DATE: __/__/2008

RE: _____

smallbcapital.com

Urgent

For Review

Please Comment

Please Reply

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Comments: I have filled out the attached forms and I am requesting that you assist me with a loan that is right for me.



NEED WORKING CAPITAL?

\$15,000 to \$350,000 Funding in 3-4 *days

Option "A" Program: Equipment Refinancing / Asset Resale Leaseback:

Requires only a one page application, no up-front cost, no documentation, stated income, minimum credit score of only a 635, two years ownership, (18 months in certain cases), approval in about 1-3 days, funding 4-7 days after an approval, equipment is to be owed free and clear, structured with consecutive lease parts, funds may be used for personal or business.

Option "B" Program: Equipment Sale Leaseback, Lease Finance Product:

Requires a business and personal financial package, and good cash flow funding a minimum of \$100,000 to \$5,000,000+ to the applicant's company depending what the company qualifies for. The structuring is accomplished with one single lease/facility. Example; if you own equipment and it appraises for \$100,000, and you are seeking a minimum of \$100,000 in capital, and your company has appropriate good cash flow, must have owned the business two years or longer, equipment may have a loan balance-we may payoff and provide working capital, use of funds-for any business purpose.

Overview of the two programs

Option "A" Business Working Capital Providers

Higher amounts, from \$10,000 to \$5 million, and other Programs are available below. [Scroll Down to](#) Option "B"

We are specialists in Equipment Refinancing

Receive cash/proceeds in approximately *3-4 days after an approval

Equipment Refinancing / Sale Leaseback Asset Re-Sale Lease:

No perfect credit? a minimum 635 FICO Credit Score is OK

No documentation

No up-front fees

No appraisal cost or fees

No application fees

No commitment fees

No business or personal tax returns or financials (in most cases)

No interruption in use of your equipment, it stays put

No conditions for use of the money, use it for any purpose

You are paid cash for your equipment equity by refinancing it

Your equipment is acquired with a bill of sale, then you lease it back

At the end of the lease you buy your equipment back for \$1.00

The loan to value is 75% to 90%, for most used equipment

***You receive cash /proceeds for working capital or personal use, in approximately 24 to 72 hours after you send back the lease papers and an equipment inspection, if required.**

Only a one one-page application is required and the approval process is quick, and less demanding than most other similar options. If your company needs more cash flow, Option "A" is a quickest option.

TO QUALIFY:

A minimum "FICO" Experian credit score of 635 or higher is required for this program. The business has to be owned a minimum of 18 to 24 months with good credit, or two years or more with a average credit score. We are specialist in structuring equipment refinancing / sale leaseback, asset re-sale transactions, which provides working capital amounts to \$350,000 to the borrower. This is accomplished by structuring consecutive leases that will be in the amounts to \$75,000 for each lease, with a typical transaction size of approximately \$45,000 for each successive Lease Part. There could be as many as eight Lease Parts or more, depending on the amount of equipment available to be refinanced, and the structure.

The approval of an equipment sale leaseback transaction is based on the borrowers personal credit score, the D & B business report, the equipment, or other criteria. In most all transactions, no business or personal tax returns, or financial statements, are required. No open liens, or a bankruptcy within five years, sometimes longer. This Option "A" program is available to proprietorships, corporations, LLC's, any business organization structure.

Note: Restaurants and certain food related businesses must be owned a minimum of two years or longer, and the applicant should have a "FICO" credit score of 650 or higher.
No Start-up Businesses.

Our one page Equipment Refinance Application is effortless to complete, a fast and easy way to get working capital quickly...

***... especially, if your company hasn't bankable P&L numbers
... or you are in a hurry and need cash. Apply today.***

SAMPLE OF FUNDED TRANSACTIONS for OPTION "A" :

Recently, a manufacturer of tools and dies that also provides power mental components received close to \$200,000 working capital in a little over thirty days. Recently, an east coast Ford New Car Automotive Dealership found themselves in need of cash quickly, an amount of over \$300,000, cash yields to the owner of the Dealership were between \$49,000 to \$90,000 which totaled to over \$350,925 and funded in a short period of time, without having to provide business or personal tax returns, or financials , and did not have to provide cash flow schedules. Recently a corporation in California that was not bankable... was looking for working capital and our equipment refinancing / sale leaseback program got the client over \$225,000 in a short time frame. Recently, a Chrysler Jeep New Car Automobile Dealership required over one hundred thousand quickly... and our equipment refinancing program got him over \$130,000 in 13 business days. Recently, an ISP (internet service provider) was looking for \$300,000... the deal was structured and funded in a short time frame. Recently an AAMCO Transmission Franchise was funded and received \$35,000 in about one week, about a year later they came back requesting additional expansion capital money, which was provided. We have had many, many other transactions in the past years. Since 1992.

The following are the types of new or used equipment that can be considered:

trucks, trailers, tractors, most all titled vehicles, All "IT" equipment; desktop computers, notebooks, network servers, switches routers, office automation, software, printers, scanners, copiers, monitors, telecommunications, phone systems, point of sale, cubicle stations, hardware, diagnostic machines, video, audio, security, alarm systems, manufacturing, plant, and shop equipment, surveillance systems, smog diagnostic machines, all medical and healthcare equipment, presses, mills, lathes, CNC machines, printing, dry cleaning laundry, machine, metal shops, plant and manufacturing equipment, HVAC equipment,

automotive repair, backhoes, forklifts, compressors, alarms, fitness, commercial signs/signage and related equipment, rehabilitation and health, landscaping, construction, excavation, industrial , tractors, construction equipment, most all equipment can be used for our refinancing program.

Option "B" Business Working Capital Providers

Equipment Sale Leaseback / Lease Financing Product:

**If your company needs working capital and has Good Cash Flow...
apply now for \$100,000 to \$5 Million Equipment Sale Leaseback Lease.**

This Option "B" may be for you. We structure equipment refinancing sale leaseback transactions which provides yield /capital amounts from a minimum of \$100,000 to \$5,000,000+ to the applicant's company depending what the company qualifies for.

The structuring is accomplished with one single lease/facility. Example; if you own equipment and it appraises for \$100,000, and you are seeking a minimum of \$100,000 in capital, and your company has appropriate good cash flow, your company's application will be approved subject to meeting basic other guidelines. Note, even if the company has debt or other issues, and the applicant/lessee has personal credit, debt or other issues the underwriting process evaluates the company's cash flow position as a primary factor in the approval process. Business account receivable may be pledged / used as additional security. This program requires financial statements, tax returns, and a commercial equipment appraisal at the owners expense.

TO QUALIFY:

The business should be owned for a minimum of two years. Some types of business must be owned three years or more. Borrower / principal should have a FICO **credit score of 650 or higher**. Most all equipment and other assets may be used for the equipment asset refinance / sale leaseback program. The equipment does not have to be owned free and clear. The balance would be paid off and a new equipment lease structured to include working capital. Some businesses types may not qualify for this program. No Start-Up businesses. Not all types of businesses qualify

BUSINESS CREDIT APPLICATION (Please PRINT or type)

Legal Business Name:	D.B.A.
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Business Address: (City, State, Zip)

Telephone:	Fax:	Cell#:	Type of Business:
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Equipment Location:

Gross Annual Revenue: \$ _____	Monthly Avg. A/R Balance: \$ _____
Are you factoring Accounts Receivable? Yes ___ No ___	What is Your FICO Credit Score? (if known): _____
Applicant have Open Liens? Yes ___ No ___	Have past Bankruptcy? Year ___ Yes ___ No ___

Business Structure: Proprietorship ___ Partnership ___ Corp. ___ LLC: ___ Other ___
Applicants E-Mail: (PRINT) _____
Fed Tax ID# _____ # of Emp. _____ Years you owned this business? _____
How would rate your personal credit? Check one: Excellent, ___ Good, ___ Fair, ___ Poor, ___

Applicant / Ownership Information (list all owners owning 20% or more)

Name	Title	Soc. Sec.#	Home Address/Tel	% owned

Business Bank References

Bank Name	Account #s	Contact Name	Direct Telephone not 800#

Trade References – (Companies you buy goods & services from)

Account Name	Account #s	Contact Name	Telephone
1. _____			
2. _____			
3. _____			

VENDOR NAME/Info.
Equipment Quotation:

AUTHORIZATION TO OBTAIN CREDIT INFORMATION:

Applicant warrants all credit and financial information submitted to the lending entity and/or assigns to be true and accurate and hereby authorizes Financial Services and/or assigns, and all banking, lending, financial services, institutions, income tax reporting agencies and credit reporting agencies to release necessary information via telephone, mail, Internet or facsimile as requested for purposes of making a credit decision. The undersigned individuals authorizes Financial Services and/or assigns, or any lending entity to obtain personal credit bureau reports and/or personal and business income tax transcripts for the making, extension, or renewal of this credit decision or collection of the resulting account. A fax or photocopy of this authorization shall be valid as the original. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into the binding contract); because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. If for any reason your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. Please write the lender within 30 days of the denial. They will send you a written statement of reasons for the denial of credit within 30 days of receiving your request.

Signature: _____ **Print Name:** _____ **Date:** _____

USED EQUIPMENT LIST

Equipment must not be over 10 years old. No Appraisal required. Please Print.

Note quantity, age (of the used equipment that is owned by you), manufacturer (name/make), model (number - information), description (detailed) of the piece, list the serial number, and note the approximate price you paid for each item (no invoices necessary), which are to be free and clear, list separately the equipment that has a balanced owed, which should be the payoff balance. Add the total dollar amount of each page, and arrive at a grand total then FAX: the Application and the Equipment List form FAX TO: (269) 216-4626. **IF there is a balance owed, note payoff amount.**

Applicants E-Mail: (PRINT) _____

NOTE: If you do not have the serial numbers now, you may send in the application, and this EQUIPMENT LIST form without serial numbers, so we can start the approval process for you now... while you look for the serial numbers the following day or two or so. We will need them asap, thereafter.

Please **PRINT** and include all the following information, line item by line item:

<u>Quantity:</u>	<u>Age:</u>	<u>Mfg./Make:</u>	<u>Model No.</u>	<u>Detailed Description:</u>	<u>Serial No.</u>	(Approx.) <u>Purchase Price:</u>	(Payoff) <u>Bal:</u>
1)	_____	_____	_____	_____	_____	_____	_____
2)	_____	_____	_____	_____	_____	_____	_____
3)	_____	_____	_____	_____	_____	_____	_____
4)	_____	_____	_____	_____	_____	_____	_____
5)	_____	_____	_____	_____	_____	_____	_____
6)	_____	_____	_____	_____	_____	_____	_____
7)	_____	_____	_____	_____	_____	_____	_____
8)	_____	_____	_____	_____	_____	_____	_____
9)	_____	_____	_____	_____	_____	_____	_____
10)	_____	_____	_____	_____	_____	_____	_____
11)	_____	_____	_____	_____	_____	_____	_____
12)	_____	_____	_____	_____	_____	_____	_____
13)	_____	_____	_____	_____	_____	_____	_____
14)	_____	_____	_____	_____	_____	_____	_____
15)	_____	_____	_____	_____	_____	_____	_____