

Finance Services

“Thank You for your interest in our Product”

“Finance and Equipment Leasing Program”

Our intent is to make this process simple and beneficial for you!

Sections to review and included:

- 1. Fundamental Lease/Finance and the Benefits**
- 2. How do I apply?... Application > Approval > Installation**
- 3. Credit Application Form (2 copies)**
(To be completed and faxed to 800.211.3072) or
Apply On-Line at www.amerifund.cc
- 4. Leasing Credit and Document Requirements**
- 5. Credit Authorization Form**



Fundamentals of Leasing/Financing

Amerifund, Inc. specializes in equipment leasing and financing Start-Up Business. We are more receptive to providing financing for you and are more creative than normal bank or lending institutions.

Lease financing is probably the most popular form of financing used by small businesses today. However, it is too often misunderstood and too often rejected when it may be the best and easiest form of financing to use.

The following information will help you understand Lease Financing and why it may be the best alternative for you to consider.

1. Acquire Equipment without tying up capital. Most other types of financing usually require substantial down payments. Our leases generally require only (2) payments in advance. We also offer financing on 100% of your costs, including shipping and installation. Your lease will include everything it takes to put the equipment to work for you with minimal upfront costs.

2. Would you pay your employees in advance? How about two, three or four years in advance? Paying cash for equipment that will be used over several years is like paying an employee for years of service (IN ADVANCE). Leasing is like hiring an employee. You pay the employee a wage for the work they produce during a given period. Leasing provides the same option by letting you pay for the use of equipment as it produces profits and revenue each business day...over time, while preserving your cash reserves.

3. Protect your lines of Credit. Neither a lease nor the payments have any impact on your personal credit lines. Why not preserve your borrowing power for other business opportunities, unforeseen expenses or emergencies. Your lease payment is considered to be a rental and is fixed for the term of the lease which may allow for tax deductions.

Frequently Asked Questions

Is a lease different from a loan?

A loan makes you and your company appear more exposed or leveraged by placing the debt on both your credit report and your balance sheet. A lease does NOT get placed on your credit report and can be viewed as a rental, resulting in a tax savings to you. A loan usually requires 20% down or collateral, leasing usually is (2)Two payments in advance as a down payment.

What is the most important benefit of leasing?

The use of the equipment!! Profits and revenue come from the operating use of equipment, NOT the capitalization of it.

Will I actually own my equipment?

Yes ! At the end of your lease term, you can exercise your buyout option, which is generally \$1.00.

In order to best determine your needs, we suggest you contact our leasing specialist

Debbie Neumann
Amerifund, Inc.

800.211.3071 ext 110

The Lease Application Process

(What happens from Application > Approval > Installation)

1. Once your Lease Application (Credit App) see next page, and all required documentation is received in our office via fax or On-Line www.amerifund.cc we will contact you to review the content.
2. Upon review with you, the Application is then submitted for approval. We normally have an answer for you within 24 hours.
3. Periodically we may need additional supporting information and will contact you upon that information being needed.
4. Once your Application is approved, we contact you to determine what Terms and Programs best suit your individual needs or situation.
5. We will at that time, contact your equipment vendors and get invoices from them to determine the amount of funds that you require (including shipping and installation if applicable).
6. Your Leasing Documents will be couriered to you (Overnight Service) also a fact sheet included, explaining any details necessary to finalize and a Pre-Paid Overnight Return Envelope for the Documents to return to us.
7. Once your Documents are received back including a **Deposit Check** (Generally 1st and last payments in advance) we then place your orders with all of your equipment vendors and they begin shipping whenever you are ready.
8. After all equipment is delivered and installed we contact you for a verbal approval. We want to make sure your equipment is installed and working properly before funds are released.
9. Upon your verbal approval... Your vendor will be paid and your lease will begin.

T: 800.211.3071

Amerifund, Inc
Debbie@amerifund.cc

F: 800.211.3072



Finance/Lease Application

Debbie Neumann

9019 East Bahia Drive, #100
Scottsdale, AZ 85260
T:800-211-3071, F: 800-211-3072

Lessee

Company Name: _____
DBA: _____ Fed Tax ID: _____
Address: _____
City, State & Zip: _____
Business Phone #: _____
Contact Name: _____ Phone #: _____
e-Mail: _____ Fax: _____
Business Description: _____
Time In Business Under Current Ownership: _____
Type of Business: S-Corp LLC Proprietorship
 Partnership Corporation Non-Profit

Vendor

Company Name: _____
Address: _____
City, State & Zip: _____
Telephone: _____ Fax: _____
Contact: _____

Bank References

Principal Bank: _____
Account Numbers: _____
Telephone: _____
Contact: _____

Personal Information on Officers, Partners or Owners

Name: _____
Home Address: _____
City, State & Zip: _____
Telephone: _____
Social Security #: _____ % Ownership: _____
Signature: _____
Print Name: _____
Date: _____

Name: _____
Home Address: _____
City, State & Zip: _____
Telephone: _____
Social Security #: _____ % Ownership: _____
Signature: _____
Print Name: _____
Date: _____

By signing below, the undersigned individual, who is either a principal of the credit applicant or a personal guarantor of its obligations, provides written instruction to Lessor or its designee (and any assignee or potential assignee thereof) authorizing review of his/her personal credit profile from a national credit bureau. Such authorization shall extend to obtaining a credit profile in considering this application and subsequently for the purposes of update, renewal or extension of such credit or additional credit and for reviewing or collecting the resulting account. A copy or facsimile copy of this authorization shall be valid as the original. By signature below, I/we affirm my/our identity as the respective individual(s) identified in the above application.

Equipment to be Leased (Attach equipment schedule if necessary)

Address of Installation: _____

Quantity	Model	Description	Serial Number(s)	Purchase Price (w/o tax)

Proposed Lease Terms

Number of Months: _____ Equipment Cost: _____ Monthly Payment*: _____ Purchase Option: _____
*Does not include sales tax.

I hereby represent all information is true, correct and complete. A facsimile copy of this authorization shall be valid as the original.

Signature: _____ (Authorizing Officer Signature)
Title: _____ Date: _____

(Please Print Name)

Please fax completed application to
Debbie Neumann at 1-800-211-3072

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 is the Federal Trade Commission Equal Credit Opportunity, Washington, D.C. 20580.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Lessor set forth above 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.

CREDIT and DOCUMENT REQUIREMENTS

New Start-Up and under 2 years in business

Up to \$40,000.00... Application Only (One Page)

1. Completed Credit Application by all individuals who will own 10% or more of the company.
2. Last three months bank Statements or opening business bank deposit slips.

Over \$40,000.00... Full Financials

1. Completed Credit Application by all individuals who will own 10% or more of the company.
2. Current Personal Financial Statement for each guarantor.
3. Last two years Personal Tax Returns for each guarantor.
4. Last three Months Bank Statements or opening business bank deposit slip.

Over 2 years in business

Up to \$75,000.00... Application Only (One Page)

1. Completed Credit Application by all individuals owning 10% or more of the company.
2. Last three Months Bank Statements.
3. 2 Business Trade References.

Over \$75,000.00... Full Financials

1. Completed Credit Application by all individuals who will own 10% or more of the company.
2. Current Personal Financial Statement for each guarantor.
3. Last two years Personal Tax Returns for each guarantor.
4. Last three Months Bank Statements.
5. 2 Business Trade References.

CREDIT AUTHORIZATION

SUBMITTED BY: **Amerifund, Inc.**

For the purpose of securing lease financing, I authorize all deposit and borrowing information to be released by telephone or fax to Amerifund, Inc. and/or its assignees.

Individual Name _____
Please print

Business Name _____
Please print

Signature Date

The undersigned individual who is either a principal, a personal guarantor or a sole proprietorship of the credit applicant, recognizing that his or her individual credit history may be a factor in the evaluation of the credit history of the applicant, hereby consents and authorizes **Amerifund, Inc.** or its designee the use of a consumer credit report on the undersigned, from time to time as may be needed. The authorization must allow pulling the individual's credit bureau for three reasons: 1) this application, 2) update/extension/renewal of this credit, and 3) collection efforts on the resulting account. A fax or photocopy of this authorization shall be valid as the original.

Individual Name _____
Please print

Business Name _____
Please print

Signature Date