



- EQUIPMENT FINANCING
- LEASES
- LOANS
- WORKING CAPITAL
- ASSET-BASED FINANCING
- PROJECT FINANCING

■ Background

First U.S. Finance is a business financing company dedicated to providing equipment and project financing and leasing to meet the goals of small and mid-size companies. We recognize every project is unique and work with each customer to organize the proper structure and term for their acquisition. **We partner with wholesale lenders and private investment groups to finance any capital asset, upgrade or working capital request from \$20,000 to multi-million dollar projects with terms from 2 to 7 years and beyond.** We help "A" to "C" credit clients and find ways to strengthen each profile in order to help the finance request get funded.

■ Base Services

Equipment Financing, Leasing & Loans

We offer equipment financing, leasing and loans for any type of asset starting at \$20,000 and up. Capital Finances and Loans, where the equipment is owned at the end of term, or Operating Leases, where it can be returned, are set up from 24 to 84 months. Financing can also be structured with a 10% or 20% buyout at end-of-term along with customized payment plans. Overall, the finance program can be tailored to meet your business plan; tell us your objectives and we do our best to meet them.

Vendor Programs

We offer Special Vendor Programs to companies that sell their products to other businesses (B2B). We partner with you and become your in-house finance department, which allows you to offer finance options with each quote or proposal. Offering credit terms will increase the individual purchase sale amount and overall sales of all products substantially; it's a win-win situation!

Special Project & Asset-Based Financing

We offer special financing for projects such as solar-energy systems, LED lighting retrofits, building upgrades and custom assembly equipment. We fund many of the newer "Green" technologies and can implement asset-based financing for these needs and for working capital and lines of credit. We closely work with public/government entities by offering Municipal Leases for their local city projects.

■ Commonly Financed Equipment & Projects

- | | |
|--------------------------------|---------------------------------------|
| Computer Networks | Furniture and Displays |
| Industrial machines | Medical-Dental-Chiropractic equipment |
| Security and Alarm systems | Audio and Video systems |
| LED and Standard Lighting | Commercial Solar |
| Commercial Building expansions | Working Capital |

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Finance Credit Application

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Phone: 805-217-9896 Fax: 866-772-1326



Lessee • Business Information

Business Name	Type of Business - Please Select Below
Address	Proprietorship <input type="radio"/> Partnership <input type="radio"/> LLC <input type="radio"/>
City/State/Zip	Corporation <input type="radio"/> Non-Profit <input type="radio"/>
Telephone	Federal Tax ID
Fax	Years Under Current Ownership
Email	DBA
Nature of Business	

Business Owner(s) Personal Information • Guarantor(s)

Name	Title
Address	Social Security Number
City/State/Zip	Industry Experience (Years)
Home Telephone	Ownership %
Name	Title
Address	Social Security Number
City/State/Zip	Industry Experience (Years)
Home Telephone	Ownership %

Vendor Information

Name	Vendor Code
Address	Contact
City/State/Zip	Fax
Telephone	

Equipment Description

Equipment Description	Equipment Cost
Desired Term 12 <input type="radio"/> 24 <input type="radio"/> 36 <input type="radio"/> 48 <input type="radio"/> 60 <input type="radio"/>	Buyout FMV <input type="radio"/> \$1.00 <input type="radio"/> 10% <input type="radio"/> Other <input type="radio"/>

Business Banking Information: Provide 3 Months Business Bank Summary Pages to Expedite Processing

Name	Checking <input type="radio"/> Savings <input type="radio"/>
Telephone	Account Number
Average Monthly Balance	Contact Name

Business Credit Reference (No COD's or Credit Cards)

Name	Telephone
Account Number	Contact Name
Name	Telephone
Account Number	Contact Name

By Signing Below, each undersigned individual, who either a principal of the credit applicant listed below, or a personal guarantor of its obligations, provides written instruction to First U.S. Finance or its designee (and any assignee or potential assignee thereof) authorizing review of their personal credit profile from a national credit bureau. Such authorization shall extend to obtaining a credit profile in considering the application of the credit applicant and subsequently for the purposes of update renewal, or extension of such credit and for reviewing or collecting the resulting account. A photocopy or facsimile of this authorization shall be valid as original. In addition to authorizing review the applicant credit profile from any national credit bureau the undersigned also authorizes the financial institutions and creditors to release credit information required by First U.S. Finance or its designee (and any assignee or potential assignee thereof).

By	Date	Name	Title
By	Date	Name	Title

Documents Required for Asset-Based Credit Review

(Smaller Business, Corporation or Partnership – 5 owners or less)

1. Credit Application ó fill out completely and sign
2. Personal Financial Statement ó all owners
3. Current Financial Statements - Balance Sheet and Profit & Loss
4. 3 monthø Business bank statements ó please include all pages
5. Complete Asset List ó all items to be considered as collateral including mortgage and property statements, 401K, pensions, securities, equipment, inventory, etc.
6. Last yearø Business tax returns (COMPLETE WITH SCHEDULES)
7. Last yearø Personal tax returns ó all owners (COMPLETE WITH SCHEDULES)

(Larger Corporation or Partnership – 6 owners or more)

1. Credit Application ó fill out completely and sign
2. Current Financial Statements - Balance Sheet and Profit & Loss
3. Interim Financial Statements ó Balance Sheet and Profit & Loss
4. 3 monthø Business bank statements ó please include all pages
5. Complete Asset List ó all items to be considered as collateral including mortgage and property statements, 401K, pensions, securities, equipment, inventory, etc.
6. Last yearø Business tax returns (COMPLETE WITH SCHEDULES)



Lester Salvatierra • Finance Specialist – **First U.S. Finance** (CA Finance Lic. #6031565)
"Financing Your Future Today"

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