CLPs in Good Standing? How and when do I recertify?

Attaining your CLP accreditation is a life-time achievement; however the designation is not perpetual, every four years a CLP is required to recertify. Reexamination is not required in the recertification process.

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<th>If you earned your CLP in the year:</th>
<th>your recertification will occur in the year:</th>
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Recertification is a process in which CLP’s outline their experience, contributions and continuing professional education credits (CPE’s) acquired in the leasing and finance industry as well as association membership. Recertification can be completed online.

- Complete the CLP Online Recertification Form under the members section [www.clpfoundation.org](http://www.clpfoundation.org)
- Print the PDF Recertification Form which is generated when you click the “View and Print Completed Recertification Form” button.
- Review the [CLP Standards of Professional Conduct](#). Sign and fax a copy to: 610-687-4111 or email to Cindy@clpfoundation.org, drop the $100 recertification fee in the mail to the CLP Foundation. (Please note: commencing 2010, a credit card processing fee of 4% will be added to all payments received by credit card.)

Don’t forget, your Foundation is here to help. The CLP Foundation assists with tracking and recording your continuing professional education (CPE) credits. NAELB, NEFA and even ELFA offer classes throughout the year and at conferences that will qualify for CPE credits. Every time you take a class BE SURE YOU SIGN THE CPE CREDIT LOG. This record is returned to the CLP Foundation headquarters and your attendance will be credited in your CLP account record.

CLP’s are encouraged to obtain additional education and by their nature - the fact that they pursued certification in the first place – CLP’s overwhelming meet and exceed recertification requirements as they consistently strive to improve and excel their professional competency.

What does it take to be a CLP?

- A minimum three years of verifiable equipment leasing or financing experience.
- Acceptable character, ability and reputation.
- Read CLP Standards of Professional Conduct.
- Pledge, in writing, to adhere to the CLP Standards of Professional Conduct.
- Complete the CLP Application for Certification, send with original signature and payment to CLP headquarters: CLP Foundation PO Box 302 Wayne PA 19807
- Passing Grade of 75% or better on the CLP Certification Examination.

The word is out! – Doing business with a CLP is doing good business. Spread the word to your qualified colleagues, now is the time to show the world that CLP’s, in the equipment

CLP Flashbacks from the Year 2000

- Brent Hall, CLP, 2000
- Bette Kerhoulas, CLP, 2000
- Bob Rodi, CLP, 2000

Accepting his CLP
Accepting yet another KP award
Once again speaking on the benefits of CLP
An Interview with Brian Acosta, CLP

Q: Can you tell us a little about your background?
A: After exhausting the telecommunications field, I went in search for a new industry to call home. On January 3, 2000, I started in the equipment leasing business and spent my first seven months working the middle market. I felt limited working only on deals over $100k, and wanted to positively influence the small and medium sized companies that I might bump into around town. I also wanted to work with vendors and develop long lasting relationships that could result in more of a partnership. Making the transition from middle market to small ticket required a great deal of hard work and commitment. Six months of making over 150 cold calls every day helped me build a strong book of repeat clients and vendors. These past 9 years have been cold call free and now I’m in the need for good people to assist with managing my overflow business. In 2007, I obtained my CLP and started Matrix Business Capital. Matrix is now twenty people strong with a fantastic back office and solid sales staff. We are a team with a common goal: to provide a friendly, consistent and reliable environment for entrepreneurs to acquire capital for their businesses.

Q: What do you enjoy most about your job?
A: I enjoy talking to business owners about difficult transactions that no one wants to approve and spending time to understand them better, finding ways to get them funded. I also enjoy working with new sales people to help them learn the business. I take pleasure in getting a deal approved even after people say it cannot be done.

Q: What are the biggest challenges in your day?
A: My biggest challenge is finding good sales people that have the ability to set proper expectations and fund transactions.

Q: What does your perfect day start with?
My perfect day starts with a large glass of water, the daily reading from John Maxwell leadership book, 20 minutes of yoga, and a 3 mile run.

Q: If you could be a super hero, what would be your super power and why?
If I was a super hero, I would be able to freeze time so that I could complete projects quicker and get ahead of the competition.

Q: Would you like to share an interesting hobby or accomplishment?
I like to eat raw vegan foods. I love scuba diving, reading, triathlons, and history. I am a Pac-10 wrestler, have fought in the octagon and enjoy martial arts.

An Interview with, Joe Schmitz, CLP

Q: How did you get your start in the equipment leasing industry?
Sometimes it’s funny how you end up in a career. After college I worked for a family business that was involved in car repair and car sales for lenders. I didn’t particularly like the car business and the family aspect was crazy but the financing part was fun. The banking business seemed interesting to me and in 1990 I was hired by Ginny Young at TOPA Thrift and Loan in their equipment leasing department. I wanted the stability of a large, secure bank and they had been in business 72 years. Six months later I was fired! Three months after that the thrift went out of business. That’s when I realized no company offers you security. One of the bank’s customers was Nova Leasing and the owner, Steve O’Neill hired me. The entire interview was “Ginny said you’re a hard worker; we’re straight commission company and there’s a desk if you want it”. Months after that the thrift went out of business. That’s when I realized no company offers you security. One of the bank’s customers was Nova Leasing and the owner, Steve O’Neill hired me. The entire interview was “Ginny said you’re a hard worker; we’re straight commission company and there’s a desk if you want it”. I had some experience in the fitness industry and thought we should do fitness leasing. Steve said no one funded fitness but if I was stupid enough to pursue fitness vendors, he would get a couple of lenders drunk enough to buy some deals. Two years later fitness was 85% of our business and we changed the name to F.I.T. Leasing. In 1998 Steve passed away doing what he loved; playing golf with his friends in the equipment leasing business and I purchased the company from his children. We have been a general equipment lease broker with an emphasis in fitness leasing ever since.

Q: What do I find most challenging and interesting in the leasing business?
The most challenging aspect is helping lenders understand non-traditional types of business that are profitable for them. Non-traditional generally means greater risk and even with evidence to the contrary those are tough calls for credit managers to make. The most interesting and fulfilling part of my job is putting together a complex package that meets a lessee’s needs.

Q: Would you like to share anything about yourself and what you enjoy doing in your spare time?
Finally here’s a little about myself. I guess I’m best described as complicated and extreme. I tend to like my music loud (What does it mean when your kids keep telling you to turn it down?), I like rock-n-roll to gospel and everything in between. As for hobbies; I enjoy reading and learning about business of all types, but also like physical activities like snow skiing and kite surfing. Having been in the leasing business for twenty years I have found the best part is the people you meet along the way and the interesting transactions you get to be a part of. The best advice I have is to do your best to create a win for all concerned; the best financing option for your customer, the best lessee for your lender and to treat others as you would want them to treat you.
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Advertising Opportunities

CLP Circular
Get Exposed — to over 300 CLPs, NAELEB, NEFA membership, Leasing News readers and more... run a business card size ad in the CLP Circular for only $40 per month or $100 for three issues.

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<th>Business Card Size Ad</th>
<th>$100 for 3 Months or $40 Per Issue</th>
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<tr>
<td>3 Issues</td>
<td>First Come First Serve</td>
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CLP Handbook 2009 Edition
Smart Businesses are looking for ways to do Better Business. Better Business means working with a CLP. Reserve your space while there is still availability! A new Edition of the CLP Handbook is being prepared for print. There is still space left to advertise your company to the best of the best in the equipment finance industry - Future CLPs.

| Inside Cover | SOLD OUT $1150 |
| Back Cover   | $1150          |
| Inside Pages | $850           |

If received prior to October 1st

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You’d be surprised at how much exposure you will receive from advertising in this monthly newsletter.

Please contact the CLP Foundation for sponsorship opportunities, or to see what else the Foundation can do for you and your business.

Call (610) 687-0213
~or~
E-mail cindy@CLPFoundation.org

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NAELB Eastern Regional Meeting
Renaissance Concourse Hotel
1 Hartsfield Centre Pkwy • Atlanta, GA 30354
(404) 209-9999
September 11-12, 2009

NEFA Fall Funding Symposium
Monterey Marriott
350 Calle Principal • Monterey, CA 93940
(831) 649-4234
September 24-26, 2009

NAELB West Coast Regional Meeting
Hilton Orange County / Costa Mesa
3050 Bristol Street • Costa Mesa, CA 92626
(714) 540-7000
November 6-7, 2009
CLP Standards of Professional Conduct

- A Certified Lease Professional will always strive to conduct all business dealings in an honest, ethical, and professional manner.
- A Certified Lease Professional will respect ownership of funds delivered as advanced fees or security deposits and will treat in a fiduciary capacity all funds received in that capacity.
- A Certified Lease Professional will strive to constantly gain additional education to improve his/her professional competency and will work to promote education and integrity within the leasing industry.
- A Certified Lease Professional will never make false or misleading statements to his/her employer, customers, vendors or funding sources.
- A Certified Lease Professional will never be involved in fraudulent activities in business dealings within the equipment leasing industry.
- A Certified Lease Professional will always treat with confidentiality, as defined by law, all information regarding customers, vendors, funding sources and credit reporting agencies.
- A Certified Lease Professional will act in a leadership role in the industry and always be held to the highest standards of conduct applicable to the industry.

2009 CLP Board of Directors

<table>
<thead>
<tr>
<th>Name</th>
<th>Role</th>
<th>Company</th>
<th>Address</th>
<th>Email</th>
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