RADIANCE CAPITAL LLC  Product Overview  MARCH 2005

Contract Types:  Equipment Finance Agreements & Lease(s)

Terms:  12 months to 60 months


Range:  $5,000 to $50,000 Equipment Cost

Time In Business:  Start-ups and established

Financial Statements:  Under 2 years in business and over $25,000
Over 2 years in business-Application only to $50,000
OR as requested pending credit review process

Broker Commission:  Under 2 years 10%
Over 2 years 15 %

Ending Residual and Balloon Payments:  Up to 10%, Put Letters are acceptable

Credit Quality:  A, B, Start-Ups and story-line credits

Equipment:  New and Used OK, Hard Equipment. Some equipment restrictions (per list)

Industry:  Some industry restrictions apply (per list)

Vendor(s):  Authorized vendors required. No Sale-Lease-Backs or Private Party Sales

Advance Payments:  Variable (usually first and last)

Documentation Fee:  $100.00 standard lease  plus additional $ 50.00
$150.00 titled vehicle lease  for partial fundings

Broker Buy Rates:  Under 2  24 to 60 Months  16.00%
Over 2  24 to 60 Months  13.00%

Note: Credit approval may be offered with higher rate and/or other structure pending credit risk

B Credit Guidelines:  Personal credit established over 5 years with Beacon 640
Maximum $35,000 Bank Card Debt, Home Owner
Registered with S.O.S or business license, Paydex @ 68

Preview Credits:  Karl Probst  206.443.8451  Cell: 206.595.2998

Documentation:  On-line  www.radiance-capital.com
Portfolio Servicing: Portfolio Financial Servicing Company - Portland, Oregon
Telephone: 800.547.4905

Credit Approval: Same day for applications received prior to 12:00 pm

Fundings: Same day for fully completed and original documentation
in by 12:00 pm (subject to confirm call with customer)

Partial Fundings: Are acceptable in most cases and requires advance approval
with submission of credit application. Broker Commissions
are held until such time a transactions are fully funded.
Partial and final funding must occur within a 30 day period

Hours Of Operation: Monday through Friday 8:30 am to 4:30 pm

Lease-Loan Payment
And Commission
Calculation: TValue For Windows 365 year - Actual / Exact Days

Overnight Payment: One per transaction. Primary shipper: FEDEX

Title Transactions
Vehicle/Trailers: Title transfer responsibility of Broker and Dealer. Insurance
Binder is required prior to funding.

Insurance: Insurance company information is required on all
transactions. Insurance information is required with completed
contract documentation. In the event of evidence of
insurance not being received, we may elect to force
place insurance.

PREVIEW YOUR TRANSACTION WITH KARL PROBST 206.443.8451

PLEASE VISIT OUR WEB: www.radiance-capital.com