



**SOUTHWEST CREDIT**  
 13750 San Pedro, Suite 150 San Antonio, TX 78232  
 Phone: (210) 490-7355 / Fax: (210) 568-2114 / Toll Free: (866) 771-8433  
 Web Site: www.swcreditiender.com Email: Info@swcreditiender.com

**LEASE CONDITIONAL APPROVAL**

Date: 2007-06-19 Expiration Date: 2007-06-26 Account Executive: Ilma Gonzalez Conditional Approval #: 20070523161919

**Applicant:** CUAUHTEMOC BECERRA DBA EMPIRE CATERING  
 24887 TROPICAL DRIVE MADERA, CA 93638

**Vendor:** RAFAEL R. OR LUZ M. RAMIREZ  
 1616 WESTRIDGE PL  
 MODESTO, CA 95358

**Equipment:** 1993 GMC CONCESSION TRUCK,  
**Lease Program:** CASH FLOW PROGRAM (CONVENTIONAL) - TITLE VEHICLE  
**Lease Cost:** Invoice from Vendor for: \$75,000.00 , (\$75,000.00 to be funded to Vendor)

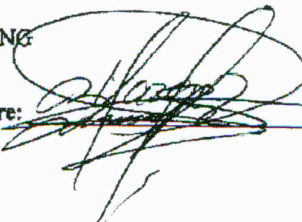
This request is a **CONDITIONAL APPROVAL** based upon meeting the conditions listed on page 2.

<b>TERMS:</b> 50 months	<b>MONTHLY PAYMENT:</b> \$3,234.79	<b>SALES TAX:</b> 0%
	<b>TOTAL MONTHLY PAYMENT WITH TAX:</b> \$3,234.79	
<b>INVOICE FROM VENDOR FOR:</b>		\$75,000.00
<b>AMOUNT ABSORBED BY VENDOR:</b>		\$ .00
<b>NET AMOUNT TO BE PAID TO VENDOR:</b>		\$75,000.00
<b>PURCHASE OPTION:</b> (10% or FMV, whichever is greater)		
<b>UP FRONT PAYMENTS</b>		
	<b>With Conditional Approval</b>	
	<b>Last 2 Payments with Tax:</b>	\$6,469.58
	<b>Processing Fee:</b>	\$2,500.00
	<b>Titling Fee:</b>	\$250.00
	<b>Subtotal:</b>	\$9,219.58
	<b>With Signed Lease Docs</b>	
	<b>Third 1 Payment with Tax:</b>	\$3,234.79
	<b>Security Deposit:</b>	\$15,929.47
	<b>Remarketing Fee:</b>	\$250.00
	<b>Subtotal:</b>	\$19,414.26
<b>Collateral That Worth 3 Times (Absorb 50% of security deposit):</b>		\$ .00
	<b>Vendor Absorption:</b>	
	<b>% From Security Deposit:</b>	\$ .00
	<b>From Third Payment:</b>	\$ .00
	<b>Subtotal:</b>	\$19,414.26
	<b>TOTAL UP FRONTS</b>	\$28,633.84

Lessee accepts the terms and conditions as outlined in this Conditional Approval. This Conditional Approval is always contingent upon final verification of all conditions presented. Customer understands that if they cancel this Conditional Approval and/or Lease, the advance payments are non-refundable under any circumstances. Security deposit will be refunded upon written request. Lease Documents will be generated once all conditions have been met. Lessee acknowledges that he understands the difference between Equipment Leasing vs. Equipment Financing. This is a Lease Conditional Approval, not a Loan.

This signed Conditional Approval should be submitted via fax to (210) 568-2114 or mailed to the above address. Faxed copy is considered same as original. Up-front payments should be sent as follows: With this signed approval: a) Two payments with tax, processing and titling fees; b) With signed Documents: Final payments plus Security Deposit. Up-front payments in the form of: a) via cashier's check or money order made out to Southwest Credit or b) via wire transfer: Southwest Credit account #004770691994, ABA #: 026009593 to Bank of America San Antonio, TX. If a company check is received, Southwest Credit requires a total of five business days before continued processing.

CUAUHTEMOC BECERRA DBA EMPIRE CATERING

Printed Name: CUAUHTEMOC BECERRA Signature: 

Date: 7-10-07