



SOUTHWEST CREDIT

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EXPLANATION TO FUNDING PROCEDURE - LESSEE

This is a brief description of the funding process at Southwest Credit. ALL steps must be completed as mentioned below. The Funding Process starts when STEP 1 is completed:

STEP 1 - Documentation, Information and Advance Payments are required before we start the Funding Due Diligence Process. Time to complete this step depends on Lessee and Vendor.

FROM LESSEE

- 1) Conditional Approval signed. Faxed copy considered as original.
- 2) Up Front Payments complete as request in Conditional Approval.
- 3) Conditions on Approval met, including (if appropriate):
 - a) Bankruptcy Discharge Paperwork
 - b) Release of Lien and/or Judgments
 - c) Company in Good Standing with the State from which it is located
 - d) Proof of Ownership of Equipment given as collateral
 - e) Additional Collateral List
 - f) Spec and Condition Report for all collateral equipment
 - g) Official Payoff
 - h) Average Bank Balance for last 6 months meeting the minimum required
 - i) Insurance Binder issued by Lessee's Insurance company or by Southwest Credit Insurance company with the proper amounts and coverage as specified on the Conditional Approval.
 - j) Copy ICC Authority (for Carriers) or Carrier Owner Operator Contract (for Owner Operators)
 - k) Other special
- 4) Original signed Lease Documents with ALL Addendums as specified in Lease Document Cover Sheet provided.
- 5) Any balance outstanding in Advance Up-Front Payments, fees and Security Deposit (if any).
- 6) Information where the equipment will be available for Inspection. Need specific address, phone numbers and contacts.

FROM VENDOR

- 1) Vendor Information Profile
- 2) Proper Vendor Invoice filled out as per instruction provided by Southwest Credit. Invoice should include quantity, description, serial and/or VIN numbers, and cost. No Taxes, Freight, Installation or Fees should be included on invoice. Security Deposit is given to the Vendor, or Vendor is absorbing such deposit, then confirmation should be acknowledged on invoice.
- 3) Specs and Condition Reports for all equipment. (Southwest Credit format).
- 4) Remarketing Agreement signed by Vendor (when applicable).
- 5) Signed Conditional Purchase order issued at time of Lease Documents.
- 6) For Titled Vehicles:
 - A) Copy of Title (front and back)
 - B) Copy of Title Application
 - C) Guarantee of Title
 - D) Title Application filled with the instruction provided by us to Vendor.

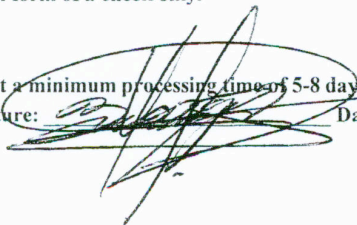
STEP 2 - After Step 1 is completed we start the Funding Due Diligence Process. Time to complete this step usually takes a minimum of 5 working days.

- 1) Insurance Binder given by Lessee's Insurance Company or by Southwest Credit Insurance Company with the proper amounts and coverage.
- 2) Asset Verification Inspection is ordered (usually takes 72 hours). Serial/VIN Numbers must match with Report. A positive report is a requirement for funding. If an expedited Asset Verification Inspection is required, Lessee must pay an additional fee.
- 3) Lien search is executed and no liens are found.
- 4) UCC Filing is done.
- 5) Final review by Legal Department, including any corrections needed.
- 6) Verbal acceptance done with Lessee.

STEP 3 - After Step 2 is completed funding is done on the following days: Wednesday or Friday (which ever of these days comes first). For Funding on Wednesdays, everything must be ready by Monday at 5:00 P.M. except for the verbal. For fundings on Friday, everything must be ready by Wednesday at 5:00 P.M. except for the verbal. If the following funding day falls on a holiday, then the funding will occur the next working day. Funding is sent via over night mail to Vendor and/or Lessee in form of a check only.

Therefore, from STEP 2 to STEP 3, expect a minimum processing time of 5-8 days.

Lessee:CUAUHTEMOC BECERRA Signature:

 Date: 6-25-07