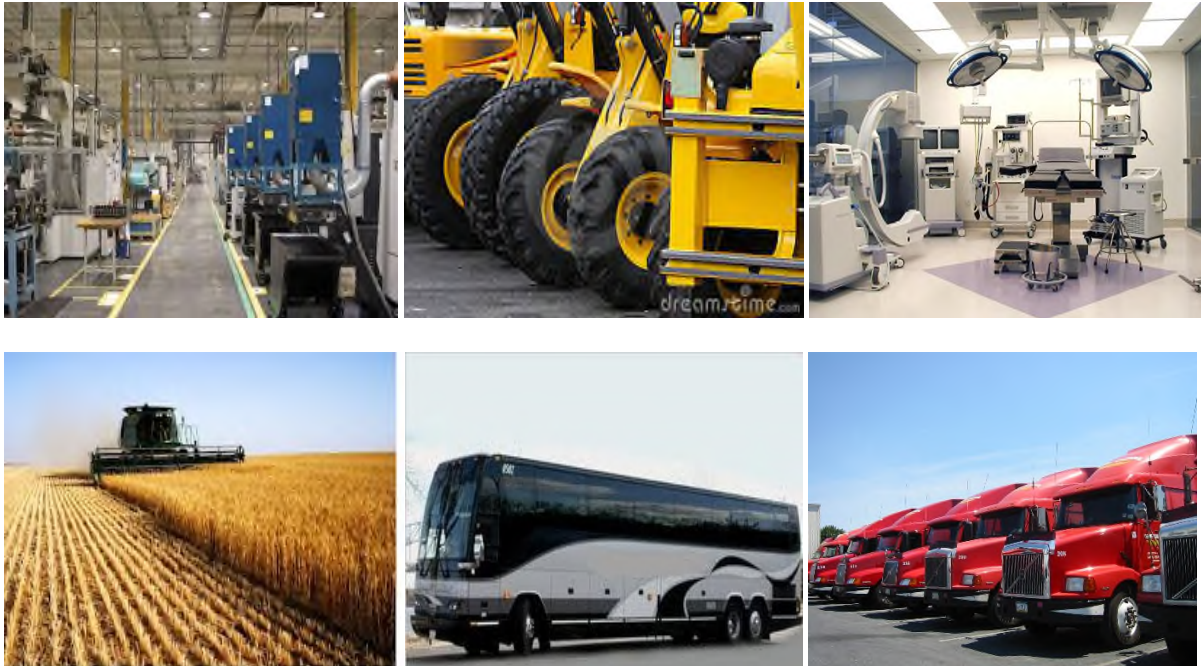


Hard Asset Lease Program for Tougher Credits

ELGA is pleased to announce a great new program that can provide financing for tough credits. This includes sale and leasebacks to raise capital for a company. New and Used Equipment may include but not be limited to the following:

- Machine tools
- Agricultural
- Aircraft
- Coach buses
- Construction
- Cranes
- Emergency vehicles
- Transportation
- Energy
- Graphic arts
- Material handling
- Mining
- Rail
- Waste
- Utility vehicles
- Medical equipment



Hard Asset Lease Program Structure

- **Loan to Value:** 75% Forced Liquidation Value determined by Lessor or its Appraiser
- **Transaction Size:** \$250,000- \$15,000,000
- **Security Deposit:** usually 10% - could be less could be more
- **Purchase Option:** FMV minimum 20% - could be less could be more
- **Lease Term:** 3-5 years
- **Lease Stream Rates:** will normally range between 8-12%
- **Broker Fee:** up to 1.5% paid by ELGA to Broker
- **Personal Guarantees:** Required by all significant owners
- **Additional Collateral:** Will consider equipment and or real estate, etc. (we can be creative)
- **Credit:** All these credit issues are not a problem - Bankruptcy, Minimal or Negative Net Worth, Start-ups, Historical Negative Cash Flow
- **Turn Around Time:** 7-21 days depending on the cooperation of the applicant.

