

**RADIANCE CAPITAL LLC Product Overview** MARCH 2005

<b>Contract Types:</b>	Equipment Finance Agreements & Lease(s)	
<b>Terms:</b>	12 months to 60 months	
<b>Region:</b>	Washington, Oregon, Arizona, Idaho, Alaska, Colorado And California.	
<b>Range:</b>	\$5,000 to \$50,000 Equipment Cost	
<b>Time In Business:</b>	Start-ups and established	
<b>Financial Statements:</b>	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	
<b>Broker Commission:</b>	Under 2 years 10% Over 2 years 15 %	
<b>Ending Residual and Balloon Payments:</b>	Up to 10%, Put Letters are acceptable	
<b>Credit Quality:</b>	A, B, Start-Ups and story-line credits	
<b>Equipment:</b>	New and Used OK. Hard Equipment. Some equipment restrictions (per list)	
<b>Industry:</b>	Some industry restrictions apply (per list)	
<b>Vendor(s):</b>	Authorized vendors required. No Sale-Lease-Backs or Private Party Sales	
<b>Advance Payments:</b>	Variable (usually first and last)	
<b>Documentation Fee:</b>	\$100.00 standard lease	plus additional \$ 50.00
	\$150.00 titled vehicle lease	for partial fundings
<b>Broker Buy Rates:</b>	Under 2 24 to 60 Months	16.00%
	Over 2 24 to 60 Months	13.00%
	<b>Note:</b> Credit approval may be offered with higher rate and/or other structure pending credit risk	
<b>B Credit Guidelines:</b>	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	
<b>Preview Credits:</b>	Karl Probst 206.443.8451	Cell: 206.595.2998
<b>Documentation:</b>	On-line <a href="http://www.radiance-capital.com">www.radiance-capital.com</a>	

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**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 4:30pm

**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](http://www.radiance-capital.com)**