Strategic Partners

Summary

- Established 1998
- Products - Small Ticket; Middle Market, Working Capital & Structured Finance
- $2 Billion to over 25,000 Customers since inception
- Investment Grade Rating (BBB)
- $150MM + in committed facilities
- $25MM institutional sub-debt
- 100+ Employees with offices in Tustin, CA (HQ); Los Angeles, CA; Tacoma, WA; Scottsdale, AZ & Portsmouth, NH
- $300MM + Assets Under Management
- www.afg.com/partners to learn more

Objective: Leverage our experience and resources to help our Strategic Partners provide solutions tailored for their customers and vendor partners to generate additional fee income.

Comprehensive Underwriting | Low Rates | Flexibility | Experience

- We evaluate all of your client's business factors, not just financial performance
- Industry competitive risk-based pricing
- Experienced team with a focus on Middle Market equipment transactions
- Flexibility is at the core of what we do

Strategic Partners

Premium Working Capital Loan Buy Rates & Guidelines

6-15 Mo Terms | App Only Funding $250K | Industry Leading Early Payoffs | 2% Origination Fee | Weekly Payback

8 Points Max Commission up to 150k, 6 points Max 151k+ | SILVER up 20 pts | Longer-term available on a case by case basis.

Grade	MAX	TIB	FICO	PNMS	6Mos	7Mos	8Mos	9Mos	10Mos
Platinum	300K	7≥	720+	670+	1.09	1.10	1.11	1.11	1.11
Gold	150K	5≥	675+	670+	1.09	1.10	1.11	1.12	1.13
Silver	100K	4≥	640+	620+	1.15	1.16	1.17	1.18	1.19

Grade	MAX	TIB	FICO	PNMS	11Mos	12Mos	13Mos	14Mos	15Mos
Platinum	300K	7≥	720+	670+	1.11	1.11	1.12	1.13	1.14
Gold	150K	5≥	675+	670+	1.14	1.15	1.16	1.17	1.18
Silver	100K	4≥	640+	620+	1.20	1.21	NA	NA	NA

Guide

- Submission Requirements: Application Page, 3 Months Bank Statements with >20k monthly deposit average
- Funding Requirements: Driver License, Voided Check for ACH Payments, Signed Contracts, Verbal Call, Additional addendums - if needed
- 4 Years Minimum Time in Business
- Businesses of sufficient size and tenure may be considered for Corp-Only review
- 2% Origination fee
- Open Positions considered on a Case by Case Basis. Must net 50% of proceeds if paying off up to one existing loan
- No Negative ending balance days
- No Prior Bankruptcies
- Restricted industries: Law Offices, Accounting, Adult Entertainment, Cannabis-Related, Financial Services, Gaming, Online Retailers, Trucking Owner Operators OTR (must have 5 in fleet to be considered), Import/Export, Barbershops, Fitness Instruction Gyms, Bowling Alleys, Salons, Movie Theaters, Single Location Bars & Food Services (industries restricted are subject to change without notice)
- Higher dollar amounts from $300k - $1MM, Full Financials needed prior to Review

Payoff AFG Advantage

Principal only payoff after 14 weeks of payments made. The customer must be in good standing without having any late payments at the time of payoff. Can also be applied to Renewals.

Renewals

AFG makes every effort to ensure an equitable arrangement for our Strategic Partners on each transaction and renewals are no exception. Although the final decision on renewal buy rates will be at AFG's sole discretion, renewal commission is paid out at full points at Partners discretion above the buy rate.

Site Inspections

Site Inspections are completed virtually, unless otherwise specified, through Aspen Field Services. The Site Inspection will be requested once a Funding Manager has been assigned and has reviewed the file.

Decison Logic

The Decision Logic Link will be sent by the Funding Manager after Docs have been signed and reviewed. Login by a Credit Admin may be requested if the Client's bank does not support the Decision Logic Program. If the client's bank or credit-union isn't compatible with Decision Logic, a scheduled call with the customer may be requested.

Contact

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Submittal Basics

- Signed Term Sheet & Deposit
- Legal and DBA name (if DBA is applicable)
- Business Entity Type
- Business Physical Address (if available at submitting: Registered Address, if w/SOS in a different state)
- Business Phone Contact Information
- Time In Business (TIB)
- Ownership Disclosure Applications should disclose 100% ownership; Submission should disclose all owners with > 20% ownership (individual and entities)
- Personal Information of Officer/Owner (if Corp Only, only Entity Information) Individuals or Entities owning > 20% must Guaranty and provide: legal name, address, Social Security Number ("SSN" or Entity FED ID/TIN)
- Bank Reference Information. We may require the last four (4) months of the applicant's business bank statements. Personal bank statements will only be reviewed for applicants that are sole proprietors or sole member LLCs, or by exception by UW
- Nature of Business (what does the customer do)
- Vendor/Seller details (if available at time of submission. A quote or invoice should be included from the seller including a detailed description of equipment, whether it's new or used, etc. If not provided at submission, this will be a Credit Stipulation/Contingency that must be met prior to funding
    i. Vendor Legal and dba Name, Address, contact, and phone
    ii. Any buildout or takedown schedule required by Vendor
    iii. Total Amount/cost
    iv. Equipment details: new/used, quantity, yr, make, model
    v. Business purpose of the equipment
    vi. Equipment Location (if different than business address need explanation)

On all submissions, additional factors that often come into play may enhance the rates and terms such as Personal Guaranty of stakeholders and vendor support on future equipment values/repurchase. This is where a thorough understanding and communication via your write-up can make the difference, especially in the structured finance program. At the request of any of our Strategic Partners, AFG will provide executive-level support and direct communication with your client on viable opportunities.

All submissions should be emailed to Submit@afg.com

Fraud Prevention

It is expected that all parties involved will be working to ensure submissions are vetted against fraud. All of us are exposed to the possibility of misrepresentation and, in some cases, fraud. We rely upon our Strategic Partners to perform due diligence to the best of their abilities and knowledge to mitigate and prevent misrepresentation and fraud. We ask our Strategic Partners to conduct the following fraud checklist with all applicants/parties prior to submitting it to AFG:

- A thorough evaluation of the vendor (i.e. vendor profile), including time in business, credit verifications
- Please confirm that the equipment to be purchased is new or used, is owned by the vendor, and obtain a quote/invoice directly from the vendor and the transaction is not an undisclosed private party sale. For private party transactions, the Buyer and Seller should be at 'Arms Length'
- Please confirm that the principals represented on the application are all of the owners, shareholders, or interested parties in the applicant's business

Restricted Industries

Law Offices | Accounting | Adult Entertainment | Cannabis-Related | Financial Services | Gaming | Vape/e-sig

Commissions

AFG makes every effort to ensure an equitable arrangement for our Strategic Partners on each transaction. Because approvals will be custom structured with vendor milestone payments and residual opportunities, revenue may be realized differently on each transaction.

- Middle Market compensation practice is to share 50% of the revenue on each transaction concerning Interim Rent, Stream Margin (if applicable), and End-of-Term Residual (if any)
- Structured Finance compensation will be at the Strategic Partners' discretion of up to a maximum of 8 points of the finance amount on transactions up to $500K, and up to 5 points on transactions over $500k

Documentation Requests and Closing Your Approvals

All requests for customer contracts on open approvals should be emailed to DocRequest@afg.com accompanied by a completed document request form. Please obtain a copy of the DocRequest form by emailing Tyson at TGarrett@afg.com / DocRequest@afg.com or Ashley at ABradburn@afg.com

We've Got Your Back

AFG will not market to your customers. We operate with transparency, trust, and the full confidence our of Strategic Partners. We promise to never knowingly solicit to any customer that we receive from any of our affiliate partners. Should one of your repeat clients contact us for additional funding, our policy is to direct them back to their originating partner.

Key Staff Contacts

VP of Strategic Partnerships	Tyson Garrett	tgarrett@afg.com	O: 714-453-3687 | M: 970-214-3027
Partnership Coordinator	Ashley Bradburn	abradburn@afg.com	O: 603-422-6618
Partnership Coordinator	Leslie Sherman	lsherman@afg.com	O: 714-922-7143

Working Capital Renewals	submit@afg.com
Questions?	strategicpartnerships@afg.com

Locations

Corporate Office:	17542 17th Street, Suite 200, Tustin, CA 92780
Regional Office:	75 Portsmouth Blvd, Suite 220, Portsmouth, NH 03801
Regional Office:	222 N Pacific Coast Hwy, Suite 2145, El Segundo, CA 90245
Regional Office:	914 A Street, Suite 200, Tacoma, WA 98402

Strategic Partnership Program

App Only Equipment 50k-500k

- A-C credit profiles
- Minimum FICO 600
- Minimum paynet master score 620
- 20 point commission cap
- Rates starting at 9.25% up to 25%
- EFA, $1.00 out, FMV all contract types offered

Short-Term Working Capital "Premium Product"

- App-only to $300k
- Up to $1MM with financials
- Lowest rates in the marketplace
- Minimum FICO 670
- Weekly payback
- Principle only payoffs
- Up to 15 months terms

Middle Market up to 50MM

- $500-50MM transaction sizes
- Full financials needed
- Bankable and non-bankable terms available
- Flexible commission rates

Broker Partner Support Staff

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Alliance Funding Group (AFG), founded in 1998, is one of the largest privately held equipment finance companies in the U.S. AFG has funded over $3B in equipment loans, leases, and working capital to more than 25,000 customers and is recognized as one of the fastest growing independent leasing companies.

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Experience Matters