



Monitor has devoted a special spotlight section to highlight the key Funding Sources in the equipment finance industry. When a customer needs to get a deal done, these are the companies our industry relies on to secure the necessary capital.

36thstreetcapital.com

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36th Street Capital is an independent provider of alternative financing solutions for the equipment financing industry. With offices nationwide, the firm provides growth capital or liquidity options to middle market companies through loan and lease transactions.

36th Street Capital is a joint venture affiliate of BlackRock TCP Capital Corp (NASDAQ: TCPC).

GENERAL INFORMATION

Company Type
Independent

Trade Associations
• ELFA
• NEFA

In Business Since
2015

FUNDING INFORMATION

Funding Source Type
Lessor

Source of Funds
• Internal
• Bank Lines
• Investors

Annual Funded Volume
\$200MM

Special Services
• Brokers Welcome
• Custom Structures
• Equity Investor
• Monetary Incentives
• Non-Recourse to Approved Bankers
• Poor Credit/Bankruptcy
• Portfolio Purchases
• Private Label Billing
• Residual Sharing
• Sub-Prime Credit Programs
• Titled Vehicles

TRANSACTION PROFILE

Deal Size Range
\$1MM-\$25MM

Term
• 1-3 Years
• 3-5 Years
• 5-7 Years

Average Term
4 Years

Products Offered

- Conditional Sale
- Discounting
- EBO
- EFA
- Finance Lease
- FMV
- FMV wEBO
- Leases Intended as Security
- Lines of Credit
- Loans
- Operating Lease
- Sale/Leaseback
- Split-TRAC
- Synthetic Leases
- Synthetic Loans
- TRAC
- True Lease
- Vendor Finance

Scope of Geographic Activity

- Northeast
- Southeast
- Northwest
- Midwest
- Southwest
- West
- National
- Canada

TRANSACTION PREFERENCES

Asset Categories

Agriculture, Ambulance/Emergency, Auto/Light Truck, Auto Test/Repair, Audio, Visual & Broadcast, Bank Systems/ATMs, Bus/Mass Transit, CAD/CAM, Computer Related, Construction, Dry Cleaning/Laundry, Energy Related, Environmental Systems, Food Distribution/Processing, Golf Related, Graphic Arts/Printing, Health/Fitness, Helicopters, HVAC, Industrial/Manufacturing, Machine Tool, Material Handling, Medical/Dental, Mining, Office Equipment, Packaging Paper, Restaurant FF&E, Software/Hardware, Software Only, Telecommunications, Trucks and Trailers, Vending Machines, Waste Disposal, Woodworking

Credit Quality

- Near Investment Grade
- B Quality
- C Quality

4hourfunding.com

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4 Hour Funding, headquartered in Plano, Texas, finances small- to medium-ticket purchases ranging from \$5K to \$200K in almost every sector.

Enabled by our industry-leading technology, 4 Hour Funding allows customers to apply, receive approvals, sign documentation electronically, and fund their vendor invoices and broker commissions, all in the same day! We are known for our New Business program (businesses under 2 years) which offers up to \$75K for select industries and equipment and Titled Vehicles financing process. We manually review each application to offer a personalized experience and to fully understand the customer's story.

4 Hour Funding currently offers brokers the opportunity to earn a bonus based on monthly production. For more information on how to sign up with 4 Hour Funding and get your bonuses, scan the QR code below, visit us at www.4hourfunding.com, or contact your assigned Broker Relations Representative to learn more.

GENERAL INFORMATION

Company Type

Direct Funder

In Business Since

2008

Trade Associations

- NEFA
- AACFB

FUNDING INFORMATION

Funding Source Type

Lender

Source of Funds

Internal

Special Services

- Brokers Welcome
- Application Only Programs
- New Business Programs
- Titled Vehicles
- Custom Structures
- Franchise Specialty
- Monetary Incentives
- Poor Credit/Bankruptcy
- Private Label Billing

TRANSACTION PROFILE

Deal Size Range

\$5K-\$200K (Application Only)

Term

12-72 Months

Average Term

60 Months

Products Offered

EFA Only

Scope of Geographic Activity

National

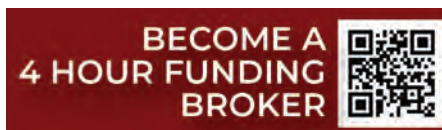
TRANSACTION PREFERENCES

Asset Categories

- Agriculture
- Ambulance/Emergency
- Auto/Light Truck
- Audio, Visual, & Broadcast
- CAD/CAM
- Computer Related
- Construction
- Containers
- Dry Cleaning/Laundry
- Energy Related
- Environmental Systems
- Food Distribution/Processing
- Golf-Related
- Graphic Arts/Printing
- HVAC
- Industrial/Manufacturing
- Machine Tool
- Material Handling
- Medical/Dental
- Office Equipment
- Restaurant FF&E
- Solar
- Software/Hardware
- Software Only
- Telecommunications
- Local Trucks & Trailers
- Waste Disposal
- Woodworking

Credit Quality

- Investment Grade or Equivalent
- Near Investment Grade
- A, B, and C Quality
- Start-ups





GoAmur.com

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Founded in 1996, Amur Equipment Finance (or simply Ah-MORE) is one of the largest and fastest-growing equipment finance companies in the U.S. As *Monitor's* #3 independent commercial equipment finance provider with a 4.8 rating on Trustpilot, we're a reliable partner to brokers, manufacturers, dealers, and business owners. A certified Great Place to Work® with an A+ BBB rating, Amur is headquartered in Grand Island, NE, with locations across the country. Our goal is simple — engage in earnest relationships with excellent partners to build sustained growth and success no matter where you are or who you serve.

Amur offers financing terms of up to 84 months for new and used equipment on ticket sizes from \$10K to \$3MM+ across an array of credit profiles. We are a reliable capital partner to many active vendor programs, originating over \$4B of equipment leases and funding transactions with over 15K vendors across diversified markets in the U.S. Amur serves small and medium sized businesses in industries from transportation and construction to manufacturing and medicine. With our application-only programs and options to sign documents online with programs like E-Notary and DocuSign, financing essential equipment has never been easier or faster. No matter the industry or equipment type, we're here to ensure you're equipped to win now and in the future.

GENERAL INFORMATION

Company Type
Independent

Trade Associations

- ELFA
- NEFA
- AACFB

In Business Since
1996

Average Term
55 Months

Products Offered
EFAs, Finance Lease, FMV, True Lease,
Vendor Finance, Equipment Financing

Scope of Geographic Activity
National

FUNDING INFORMATION

Funding Source Type
Lender

Source of Funds

- Internal
- Warehouse Lines
- Securitizations
- Syndication

Annual Funded Volume
\$850MM

Special Services
Application Only Programs, Brokers Welcome,
Custom Structures, Portfolio Purchases, Rental
Houses, Titled Vehicles, White Label Billing

TRANSACTION PREFERENCES

Asset Categories
Agriculture, Audio, Visual & Broadcast, CAD/
CAM, Computer Related, Construction,
Containers, Construction Attachments,
Dry Cleaning/Laundry, Energy Related,
Environmental Systems, Food Distribution/
Processing, Graphic Arts/Printing, Health/
Fitness, HVAC, Industrial/Manufacturing,
Machine Tool, Mapping & Imaging, Material
Handling, Medical/Dental, Mining, Office
Equipment, Packaging Paper, Restaurant
FF&E, Retail FF&E, Software/Hardware,
Software Only, Telecommunications, Trucks
and Trailers, Waste Disposal, Woodworking

TRANSACTION PROFILE

Deal Size Range
Up to \$3MM

Term
1-7 Years

**“IT'S ALL ABOUT
THE RELATIONSHIP.”**





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[linkedin.com/company/commercial-equipment-finance](https://www.linkedin.com/company/commercial-equipment-finance)

Arboretum Commercial Finance is a results-oriented direct lender with a focus on middle-market transactions. We have the experience, capital and flexibility to provide sophisticated structuring across all credits (including the challenging ones), and our minimal industry restrictions have allowed us to create a diverse portfolio of transactions across the manufacturing, infrastructure, logistics, technology and healthcare industries.

In addition to our flagship middle-market offerings, ACF provides financing on smaller transactions, as well – our Flex program expedites full-financial credit decisions for the underserved space between the small and middle market, offering aggressive rates for your deserving credits.

Serving hundreds of companies across the country, ACF backs the originator and lessor community by offering creative solutions on high-value, in-place assets through capital leases, secured loans, sale-leasebacks, project financings and portfolio purchases.

GENERAL INFORMATION

Company Type
Independent

Trade Associations

- ELFA
- NEFA

In Business Since
2016

FUNDING INFORMATION

Funding Source Type

- Lender
- Lessor

Source of Funds
Internal

Annual Funded Volume
\$150MM

Special Services

- Custom Structures
- Portfolio Purchases

TRANSACTION PROFILE

Deal Size Range
\$250K-\$25MM

Term
3-5 Years

Average Term
48 Months

Products Offered

- Discounting
- EFA
- Money-Over-Money
- Sale/Leaseback
- Vendor Finance

Scope of Geographic Activity
National

TRANSACTION PREFERENCES

Asset Categories

- Construction
- Food Distribution/Processing
- Industrial/Manufacturing
- Machine Tool
- Material Handling
- Medical/Dental
- Telecommunications
- Trucks and Trailers

Credit Quality

- B Quality
- C Quality
- Structured (including early-stage)

FUNDING THE MIDDLE MARKET



AscentiumCapital.com

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Ascentium Capital, a division of Regions Bank, is a nationwide commercial lender providing equipment and technology financing solutions. We've funded over \$10 billion since our inception in 2011. Ascentium Capital's unique finance platform, combined with exceptional customer service, paves the way for fast, flexible financing for virtually any business need. We provide financing and leasing programs for manufacturers, distributors, and value-added resellers, as well as direct financing options for small, mid-sized and Fortune 500 companies.

Ascentium offers a streamlined process for fast access to 100% financing: simple application, industry-leading app-only limits, and deferred payment options. For more information on how Ascentium can help businesses seize opportunities and take advantage of custom sales and marketing tools, visit: Ascentium.Info/Monitor2023

FAST. FLEXIBLE. FINANCING.

GENERAL INFORMATION

Company Type
Bank Affiliate

Trade Associations

- ELFA
- NEFA
- AACFB

In Business Since
2011

FUNDING INFORMATION

Funding Source Type
Bank Affiliate

Source of Funds
Bank Lines

Annual Funded Volume
\$1.83B

TRANSACTION PROFILE

Deal Size Range
Up to \$2MM

Term
5-7 Years

Average Term
60 Months

Products Offered

- Equipment Financing and Leasing
- Small Business/Working Capital Loan

Scope of Geographic Activity

- National

TRANSACTION PREFERENCES

Equipment Categories

- Business-use Items
- Commercial Vehicles
- New and Used Equipment
- Technology
- More

Industries

- Commercial Vehicles
- Energy
- Franchise
- Healthcare
- Hospitality
- Industrial
- Petro/C-Store
- Technology/Software
- More

Credit Quality

- A Quality
- B Quality



Fast. Flexible. Financing.



thebancorp.com/commercial-lending

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The Bancorp Commercial Lending provides the unique combination of direct and indirect (brokered) equipment and commercial fleet leasing, wholesale acquisitions, and small business lending services. Our Commercial Lending Team includes agile leasing and lending specialists that work closely with our partners to find the best financing solutions.

GENERAL INFORMATION

Company Type

Bank

Trade Associations

- American Bankers Association
- CFLA
- ELFA
- NEFA
- AACFB
- NVLA, AFLA, NAFA

In Business Since

2000

Products Offered

- EFA
- Finance Lease
- Lines of Credit
- Loans
- Muni/Fed Lease
- TRAC
- Vendor

Scope of Geographic Activity

Northeast, Southeast, Northwest, Midwest, Southwest, West, National

FUNDING INFORMATION

Funding Source Type

Lessor

Source of Funds

Internal

Annual Funded Volume

\$350MM

Special Services

- Application Only Programs
- Broker Programs
- Commercial Real Estate
- Custom Structures
- Franchise Specialty
- Portfolio Purchases
- Titled Vehicles

TRANSACTION PREFERENCES

Asset Categories

Agriculture
Ambulance/Emergency
Auto/Light Truck
Bus/Mass Transit
Construction
Containers
Dry Cleaning/Laundry
Environmental Systems
Food Distribution/Processing
HVAC
Industrial/Manufacturing
Machine Tool
Materials Handling
Medical/Dental
Trucks and Trailers
Waste Disposal
Woodworking

TRANSACTION PROFILE

Deal Size Range

\$50K-\$10MM

Term

Leasing Up to 72 months, Loans Up to 10 Years

Average Term

48-60 months

Credit Quality

- Investment Grade or Equivalent
- Near Investment Grade
- A Quality
- B Quality
- Start-ups

**LEASING & LENDING
FOR BUSINESS**





bluevine.com

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Bluevine is a leading provider of holistic banking solutions that delivers banking and lending products designed to meet the needs of small businesses. Bluevine's partner program empowers Equipment Finance Brokers, Super Brokers, and Lenders to help their customers grow their business with the Bluevine Line of Credit. Coupled with our advanced online submission platform, Bluevine offers a fast, flexible, and convenient lending solution designed to meet the financial needs of your customers now and in the future.

Bluevine Line of Credit Features

- Decisions in as fast as 5 minutes
- Funds available on demand
- No prepayment or monthly fees
- Revolving line of credit
- Line replenishes with each payment
- Weekly and Monthly Payments

Bluevine Partner Program Benefits

- Additional revenue stream
- Commissions paid on the first draw and every additional draw for the life of the line of credit
- Easy deal submission process
- Seamless online checkout
- Industry-leading partner portal for tracking and reconciliation

Redwood City, CA | Jersey City, NJ | Salt Lake City, UT | Austin, TX | India | Tel Aviv

The Bluevine Line of Credit is issued by Celtic Bank, a Utah-chartered Industrial Bank, Member FDIC. Applications are subject to credit approval. Rates, credit lines, and terms may vary based on your creditworthiness and are subject to change. Additional fees, terms, and conditions apply, as set forth in the Partner Program Referral Agreement, available upon application.

GENERAL INFORMATION

Company Type

Fintech

Trade Associations

- American Bankers Association
- NEFA
- AACFB
- NACLB

In Business Since

2013

FUNDING INFORMATION

Funding Source Type

Lender

Source of Funds

- Internal
- Investors

Special Services

- Application Only Programs
- Broker Programs
- Monetary Incentives
- Residual Sharing

TRANSACTION PROFILE

Deal Size Range

Up to \$250K

Term

Up to 1 Year

Products Offered

- Lines of Credit

Scope of Geographic Activity

All states except North Dakota, South Dakota and Nevada

TRANSACTION PREFERENCES

Asset Categories

Agriculture, Ambulance/Emergency, Audio, Visual & Broadcast, Auto Test/Repair, Auto/Light Truck, Bank Systems/ATMs, Bus/Mass Transit, Business/Corporate Air, CAD/CAM, Commercial Air, Computer Related, Construction, Containers, Dry Cleaning/Laundry, Energy Related, Environmental Systems, Food Distribution/Processing, Golf Related, Graphic Arts/Printing, Health/Fitness, Helicopters, HVAC, Industrial/Manufacturing, Machine Tool, Marine, Materials Handling, Medical/Dental, Mining, Office Equipment, Packaging Paper, Project Financing, Rail, Restaurant FF&E, Retail FF&E, Software Only, Software/Hardware, Telecommunications, Trucks and Trailers, Vending Machines, Waste Disposal, Woodworking

Credit Quality

- A Quality
- B Quality
- C Quality



bfec.com

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For over 50 years, Boston Financial & Equity Corporation has leased equipment to High Risk Credits. One of our first leases was the computer that went up and took the first photos of Mars! Back then it was a risky deal! Our clients since then have included start-ups, from Twitter to MedImmune, and large companies like RiteAid. Our specialty is working with early stage and emerging growth companies, where we can work with the companies to structure a lease creatively. We don't take personal guarantees, letters of credit, additional collateral or warrants in the company. This is a huge benefit to a start-up.

The majority of our team has worked together for over 25 years. All decisions are made internally, all our paper is held by BFEC. This allows us to work quickly, from proposals to funding!

GENERAL INFORMATION

Company Type

Independent

Trade Associations

- ELFA
- NEFA
- CFA

In Business Since

1968

FUNDING INFORMATION

Funding Source Type

Lessor

Source of Funds

- Internal
- Warehouse Lines

Special Services

- Brokers Welcome
- Venture Capital

TRANSACTION PROFILE

Deal Size Range

- \$100K-\$250K
- \$250K-\$1MM

Term

1-3 Years

Average Term

36 Months

Products Offered

- FMV
- Lines of Credit
- True Lease

Scope of Geographic Activity

- National
- Canada

TRANSACTION PREFERENCES

Asset Categories

- Audio, Visual & Broadcast
- CAD/CAM
- Computer Related
- Food Distribution/Processing
- Industrial/Manufacturing
- Material Handling
- Software/Hardware
- Telecommunications

Credit Quality

- C Quality
- Start-ups

GROWING BUSINESSES FROM SEED TO STABILITY...ONE LEASE AT A TIME



QUICK • SIMPLE • FAIR
APPROVALS

chbef.com

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Founded in 1995, CHB has funded over \$1B equipment loans and leases. Today, CHB works with referral partners nationwide to fund a variety of credits in the transportation, construction, agricultural and other miscellaneous industries. Our company was founded on the traditions of honesty, personalized services and a strong commitment to our customers. We embrace technology but believe in the value of a conversation which is why you'll talk to a person when you call, not a machine. Our mantra of quick, simple and fair approvals is evident in our fast turn-around times and our careful consideration of every funding request. Trusted by Brokers!

GENERAL INFORMATION

Company Type

Direct Funding Source

Trade Associations

- AACFB
- NAFA
- NEFA

In Business Since

1995

Average Term

50 Months

Products Offered

EFA Loans
Net/Finance Lease

Scope of Geographic Activity

United States of America (less Louisiana)

Deals Source

Broker-Centric

FUNDING INFORMATION

Funding Source Type

Bank Subsidiary

Source of Funds

Bank Subsidiary

Annual Funded Volume

\$36MM

TRANSACTION PROFILE

Deal Size Range

\$15K-\$325K

Term

12-72 Months

TRANSACTION PREFERENCES

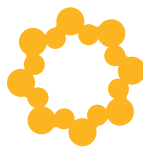
Equipment Categories

- Transportation and Trucking
- Vocational
- Construction
- Agricultural
- Manufacturing
- GA Aircraft

Credit Quality

- B and C Quality
- Start-ups
- Owner Operators
- Private Party





channelpartnerscapital.com

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Based in Minnetonka, MN, Channel is a leading provider of small business equipment financing and unsecured working capital solutions. Channel utilizes customized technology, data analytics and business processes to deliver commercial finance products to small businesses exclusively through partnerships with equipment finance companies. Since its founding in 2009, Channel has originated over 24,000 loans for \$1.5+ billion and is one of a limited number of full-service, non-bank lenders successfully filling the gap in small business credit availability.

GENERAL INFORMATION

Company Type

Non-Bank Financial

Trade Associations

- ELFA
- NEFA
- AACFB

In Business Since

2009

FUNDING INFORMATION

Funding Source Type

Lender — Equipment Finance,
Working Capital

Source of Funds

Bank Lines

Annual Funded Volume

\$500+MM

TRANSACTION PROFILE

Deal Size Range

\$10K-\$250K

Term

- Equipment Finance, 24-60 months
- Working Capital, 6-24 months

Average Term

- Equipment Finance, 50 months
- Working Capital, 12 months

Products Offered

- Equipment Finance
- Working Capital

Scope of Geographic Activity

Nationwide

TRANSACTION PREFERENCES

Equipment Categories

- Equipment Finance, Asset Dependent
- Working Capital, Non-Asset Dependent

Industries

General, Construction, Transportation, Medical, Manufacturing, Franchises and more.

Credit Quality

A+, A, B, and C Quality

FUNDING BUSINESS SUCCESS





dakotafinancial.com

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Dakota Financial is an asset-based direct funding source that has been providing funding solutions for 20 years to over 10,000 customers in all 50 states. With an asset focus on trucks, trailers, construction equipment, material handling, agriculture equipment, and machine tools, we deliver national funding programs to our partners specifically designed for their customers that have prior bankruptcies, tax liens, judgements, repossessions, or slow plays. We fund traditional leases as well as equipment finance agreements, private party sales, start-ups and owner/operators from \$10K-\$400K.

YOUR MOST CHALLENGING DEALS. DONE.

GENERAL INFORMATION

Company Type
Independent

Trade Associations

- ELFA
- NEFA
- AACFB

In Business Since
2002

TRANSACTION PREFERENCES

Asset Categories

- Agriculture
- Construction Equipment
- Machine Tool
- Trucks and Trailers

Credit Quality

- B Credit
- C Credit
- Start-ups

FUNDING INFORMATION

Funding Source Type
Lender

Source of Funds

- Internal
- Bank Lines

TRANSACTION PROFILE

Deal Size Range
\$10K-\$400K

Term
1-3 Years

Average Term
30-36 Months

Products Offered
True Lease & EFA's

Scope of Geographic Activity
National





dextcapital.com

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WHO WE ARE



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Dext Capital is proud to be serving the diverse financial needs of the healthcare community and small businesses throughout the United States. As a direct independent lender, not reliant on banks for funding, we are able to serve our customers, partners and investors with nimbleness, flexibility and common-sense partnership that set us apart from other independent finance companies. In 2022, we launched our proprietary online solution, Dext Access Real Time ("DART") that provides a seamless financing experience combining the latest technology innovations to offer real time credit decisions, instant documents online and same day funding for qualified applicants and partners. Based in Lake Oswego, OR, our Dexters are regularly involved in various charitable organizations including Ronald McDonald House, Candlelighters and the Lupus Foundation.

GENERAL INFORMATION

Company Type

Independent

Trade Associations

- ELFA
- NEFA
- AACFB
- IRSHA

In Business Since

2019

FUNDING INFORMATION

Funding Source Type

Lender

Source of Funds

Internal

Annual Funded Volume

\$400MM

Special Services

- Application Only Programs
- Brokers Welcome
- In-House Legal
- Portfolio Purchases
- Private Label Billing

TRANSACTION PROFILE

Deal Size Range

>\$5MM

Term

1-5 Years

Average Term

4 years

Products Offered

- Finance Lease
- FMV
- Working Capital
- Loans
- Sale/Leaseback

Scope of Geographic Activity

National

TRANSACTION PREFERENCES

Asset Categories

- Healthcare
- IT/Software
- Material Handling
- Automation
- Robotics
- Office Equipment
- Essential Use/General B

Credit Quality

- Investment Grade or Equivalent
- Near Investment Grade
- A Quality
- B Quality
- C Quality
- Start-ups



SIMPLE ■ FLEXIBLE ■ INNOVATIVE FINANCING



eastharborfinancial.com

CONTACT

East Harbor

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WHO WE ARE



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FINANCING OF COMMERCIAL TRUCKS, REAL ESTATE, CONSTRUCTION EQUIPMENT AND LUXURY ASSETS

GENERAL INFORMATION

Company Type

Non-Bank Financial

Trade Associations

- AACFB
- NEFA

In Business Since

1995

FUNDING INFORMATION

Funding Source Type

Lender

Source of Funds

Internal

Annual Funded Volume

\$40MM

Special Services

- Application Only Programs
- Brokers Welcome
- Commercial Real Estate
- Non-Recourse to Approved Bankers
- Poor Credit/Bankruptcy
- Sub-Prime Credit Programs
- Titled Vehicles

TRANSACTION PROFILE

Deal Size Range

\$100K-5MM

Term

2-10 Years

Average Term

5 Years

Products Offered

- EFA
- FMV
- Loans
- Sale/Leaseback

Scope of Geographic Activity

- Northeast
- Southeast
- Northwest
- Southwest
- Midwest
- National

TRANSACTION PREFERENCES

Asset Categories

- Auto/Light Truck
- Business/Corporate Air
- Commercial Air
- Helicopters
- Industrial/Manufacturing
- Trucks and Trailers

Credit Quality

- B Quality
- C Quality
- Start-ups



ELGALLC.com

CONTACT

Equipment Leasing Group of America, LLC

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WHO WE ARE



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Equipment Leasing Group of America, LLC (ELGA) was founded in 2009 as an independent leasing company located in Northfield, Illinois. We are a general lessor that funds A, B, and C/ Structured credits for most types of equipment. We have worked with Fortune 100, Middle Market, and start-up companies. Our entrepreneurial approach and flexible funding solutions can meet the needs of most customers. If the credit doesn't qualify, we have the capabilities and experience to structure the transaction utilizing collateral. Reach out with your funding requests today to get it done and done right the first time.

GENERAL INFORMATION

Company Type

Independent

Trade Associations

- ELFA
- NEFA
- AACFB

In Business Since

2009

FUNDING INFORMATION

Funding Source Type

Lender

Source of Funds

- Internal
- Bank Lines
- Warehouse Lines

Special Services

Application Only Programs, Brokers Welcome, Custom Structures, Poor Credit/Bankruptcy, Portfolio Purchases, Sub-Prime Credit Programs, Titled Vehicles

TRANSACTION PROFILE

Deal Size Range

- \$100K-\$250K
- \$250K-\$1MM
- >\$5MM

Term

- 1-3 Years
- 3-5 Years
- 5-7 Years

Average Term

4 Years

Products Offered

Conditional Sale, EBO, EFA, First Amendment Leases, Finance Lease, FMV, FMV w/EBO, Leases Intended as Security, Loans, Operating Lease, Sale/Leaseback, Split-TRAC, TRAC, Vendor Finance

Scope of Geographic Activity

- Northeast
- Southeast
- Northwest
- Midwest
- Southwest
- West
- National

TRANSACTION PREFERENCES

Asset Categories

Agriculture, Ambulance/Emergency, Auto/Light Truck, Auto Test/Repair, Audio, Visual & Broadcast, Bus/Mass Transit, Business/Corporate Air, Bank Systems/ATMs, CAD/CAM, Computer Related, Commercial Air, Construction, Construction Cranes & Boomtrucks, Containers, Dry Cleaning/Laundry, Energy Related, Environmental Systems, Food Distribution/Processing, Golf Related, Graphic Arts/Printing, HVAC, Health/Fitness, Helicopters, Industrial/Manufacturing, Machine Tool, Marine, Material Handling, Medical/Dental, Mining, Office Equipment, Packaging Paper, Project Financing, Rail, Restaurant FF&E, Retail FF&E, Software/Hardware, Software Only, Telecommunications, Trucks and Trailers, Vending Machines, Waste Disposal, Woodworking

Credit Quality

- Investment Grade or Equivalent
- Near Investment Grade
- A, B, and C Quality
- Start-ups

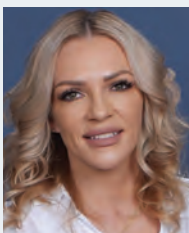
GENERAL LESSOR FOR A, B, AND STRUCTURED CREDITS

CONTACT

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an Umpqua Bank Company**

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Allen Snelling

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Established in 1975, Financial Pacific has been an industry leader, supporting the Third Party Origination (TPO) channel for over 45 years. FinPac works with a network of brokers, lessors and vendors specializing in small ticket, A-C credits to closely held small businesses nationwide. FinPac finances essential use equipment in most industries with a broad diversification.

In 2013, Financial Pacific joined Umpqua Bank, as a subsidiary, to further diversify and grow the bank's lending platform. FinPac's growth and success is supported by a staff of over 200 highly qualified and experienced employees.

GENERAL INFORMATION

Company Type

Bank

Trade Associations

- ELFA
- AACFB
- NEFA

In Business Since

1975

FUNDING INFORMATION

Funding Source Type

Lender

Annual Funded Volume

\$700MM-\$800MM

TRANSACTION PROFILE

Funds

- Buy Paper from Brokers
- Buy Paper from Leasing Comp
- Discount-Nonrecourse
- Fund Leases as a Group
- Fund Leases Individually
- Tax-Exempt Municipal Leasing
- Purchase Portfolios
- Progress Payments

Products

- Conditional Sale/Money-Over-Money
- Debt
- Leveraged Lease
- Tax-Exempt Municipal Lease
- Sale/Leaseback
- TRAC
- Vendor Finance

Equipment

- Agricultural
- Broadcast
- Buses
- Communications
- Intermodal
- Computer
- Construction
- Electronic
- Energy
- Emergency Vehicles
- Furniture/Fixtures
- Graphic Arts/Printing
- Industrial
- Laundry/Dry Cleaning
- Medical
- Materials Handling
- Mining
- Marine
- Machine Tool
- Office
- Other
- Point of Sale/Banking
- Recycling
- Rail
- Recreation
- Restaurant
- Software
- Trucks & Trailers
- Utility
- Video
- Waste Removal

States of Operation

Nationwide

FOR OVER 45 YEARS, OUR PARTNERS HAVE RELIED ON FINANCIAL PACIFIC TO PROVIDE THEM WITH INNOVATIVE FINANCING SOLUTIONS FOR THEIR CUSTOMERS.



gfrservices.com

Global Financial & Leasing Services, LLC (Global Financial) is a Financial Services and Management company. The Company's primary purpose is to provide financing solutions for the small and mid-sized businesses that find it difficult to get bank type financing. The senior management team is made up of J. D. Jenks, Founder & CEO; Judi Jenks, President; Sean Duffy, CFO; Vince Tchobanian, Director of Operations; and Josh Shull, Director of Sales.

CONTACT

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**WHEN OTHER
LENDERS SAY
"NO," WE OFTEN
SAY "YES."**

Global Financial looks at more than a credit score, we want to know the applicants' "Story". We consider applicants with challenged credit or blemished credit scores. These companies can also be start-ups. Should the principals have legacy issues, such as prior bankruptcy, tax lien, foreclosure, short sale, etc., it is our objective to learn what our applicants went through that created the issues with their credit and identify how they dealt with those issues. If the equipment makes money for their business, we are likely interested in providing a financing solution. First, we want to better understand their character. Did they struggle? Ruining their credit in the meantime as they made their debt obligations, however delinquent they may have been. Or, did they file bankruptcy in spite of the fact they had the money? Should we find that the lessee has good character, we might learn that their current cash flow can service the new equipment financing requirement. In these cases, we might have a solution. In short, "When Other Lenders Say No, We Often Say Yes™".

Global Financial provides equipment financing solutions for a wide range of equipment types, such as manufacturing, medical/health care, construction, commercial landscaping, printing, automotive, transportation, restaurant and other essential use equipment. The equipment can be new or used.

We provide equipment financing for equipment and titled vehicles ranging from \$25,000 up to \$1,000,000. Our lease terms range between 36 to 48 months and everything is structured as an Operating Lease with a Fair Market Value (FMV) end position or an EFA for titled vehicles. All principals, with 20% or greater ownership, are required to personally guarantee (PG) the lease. We have an "App Only" program for up to \$75,000. All submissions require a signed credit application by all principals (20% or greater ownership), a minimum of three (3) months of bank statements and a vendor quote or invoice. For the opportunities over \$75,000 (in total exposure), we require full financial disclosure (financial statements, tax returns, PFS, debt schedule, etc.).

When the situation requires it, we consider credit enhancements such as a security deposit or larger 1st payments and/or additional pledged collateral, which can be in the form of real estate, titled vehicles or cross-corps.

We validate the new vendors and before we fund the lease, we will call the lessee to verify the equipment and lease structure they were approved and documented for.

GENERAL INFORMATION

Company Type
Independent

Trade Associations

- ELFA
- NEFA
- AACFB

In Business Since
2009

FUNDING INFORMATION

Funding Source Type
Lessor

Source of Funds
Bank Lines, Private Fund

Special Services
Application Only Programs, Brokers Welcome, Non-Recourse to Approved Bankers, Poor Credit/Bankruptcy

TRANSACTION PROFILE

Deal Size Range
\$0-\$100K, \$100K-\$250K, \$250K-\$1MM

Term
3-4 Years

Average Term
42 Months

Products Offered
Finance Lease, FMV, Operating Lease, True Lease

Scope of Geographic Activity
National

TRANSACTION PREFERENCES

Asset Categories
Auto Test/Repair, Audio, Visual & Broadcast, Construction, Dry Cleaning/Laundry, Food Distribution/Processing, Graphic Arts/Printing, Health/Fitness, Industrial/Manufacturing, Machine Tool, Material Handling, Medical/Dental, Mining, Office Equipment, Packaging Paper, Restaurant FF&E, Retail FF&E, Waste Disposal, Woodworking, Titled Vehicles, Transportation Equipment

Credit Quality
C Quality & Start-up Quality



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WHO WE ARE



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twitter.com/GordonBrothers

Gordon Brothers provides equipment financing solutions for clients with liquidity needs traditional banks and lenders cannot easily provide. Our firm's equipment finance and lease solutions leverage our deep industry expertise and extensive equipment knowledge. Typical investment sizes range from \$5 to \$50 million with a focus on construction, transportation, oil and gas, manufacturing, mining, marine, material handling and energy equipment. As a market leader in valuation and disposition services equipped with the industry's largest asset database, our ability to qualify and quantify risk and opportunity enables us to undertake transactions traditional lenders and lessors cannot. While financial performance remains important, our industry, operational and equipment knowledge balances our risk outlook between financial and asset risk. By delivering rapid liquidity solutions and hands-on support, we partner to help clients manage through operational challenges and market cycles to transform their business.

GENERAL INFORMATION

Company Type
Non-Bank Financial

Trade Associations
ELFA

In Business Since
1903

FUNDING INFORMATION

Funding Source Type

- Lender
- Lessor
- Working Capital

Source of Funds
Internal

Special Services

- Brokers Welcome
- Equity Investor
- Non-Recourse to Approved Bankers
- Poor Credit/Bankruptcy
- Portfolio Purchases
- Residual Sharing
- Securitization
- Titled Vehicles
- Venture Capital

TRANSACTION PROFILE

Deal Size Range
\$5MM-\$25MM

Term
Up to 7 Years

Average Term
5 Years

Products Offered

Conditional Sale, Cross-Border, EBO, Finance Lease, FMV, FMV wEBO, Leases Intended as Security, Lines of Credit, Operating Lease, Sale/Leaseback, Split-TRAC, TRAC, True Lease

Scope of Geographic Activity

Northeast, Southeast, Northwest, Southwest, Midwest, National, Canada

TRANSACTION PREFERENCES

Asset Categories

Bus/Mass Transit, Commercial Air, Construction, Containers, Energy Related, Food Distribution/Processing, Graphic Arts/Printing, Helicopters, Industrial/Manufacturing, Machine Tool, Marine, Material Handling, Mining, Packaging Paper, Project Financing, Trucks and Trailers, Waste Disposal, Woodworking

Credit Quality

- A, B, and C Quality
- Start-ups

GORDON BROTHERS' LEASING AND LENDING SERVICES UNLOCK CRITICAL CAPITAL FOR CLIENTS.



leasepoint.com

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WHO WE ARE



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LeasePoint Funding Group is one of the fastest-growing equipment finance companies in the country, setting a new standard for speed and simplicity. With significant equity backing, LeasePoint operates as a hybrid independent funder and lessor, enabling increased diversification, flexibility, and virtually unlimited funding.

With roots in Austin, Texas, LeasePoint leverages local expertise to develop a proprietary loan origination system that uses automated underwriting, one-page documents, and same-day funding to deliver the fastest and easiest process in the market.

GENERAL INFORMATION

Company Type
Independent

Trade Associations

- AACFB
- ELFA
- NEFA

In Business Since
2016

FUNDING INFORMATION

Funding Source Type
Lessor

Source of Funds
Bank Lines

Annual Funded Volume
\$102MM

Special Services

- Application Only Programs
- Custom Structures
- Portfolio Purchases

TRANSACTION PROFILE

Deal Size Range
\$50K-\$250K

Term
1-5 Years

Average Term
60 Months

Products Offered

- EBO
- EFA
- FMV
- Vendor Finance

Scope of Geographic Activity
National

TRANSACTION PREFERENCES

Asset Categories

- Health/Fitness
- Medical/Dental
- Software/Hardware
- Telecommunications

Credit Quality

- Investment Grade or Equivalent
- Near Investment Grade
- A Quality
- B Quality

ENABLING GROWTH — EMPOWERING ENTREPRENEURS



mckenziecredit.com

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McKenzie Credit Group is an asset-based lender that provides financing to applicants that are unable to qualify for traditional bank financing. Businesses and startups may experience challenges for several reasons and for those McKenzie Credit Group can help. If you're a vendor or broker of business equipment, our company specializes in asset-based lending for those with less-than-prime credit conditions. We also specialize in commercial bridge loans and portfolio acquisitions. We offer fast answers, flexible terms, and friendly, no hassle service.

GENERAL INFORMATION

Company Type
Independent

- Trade Associations**
- NEFA
 - AACFB
 - UTA and Women in Trucking

In Business Since
1989

FUNDING INFORMATION

Funding Source Type
Lender

- Source of Funds**
- Internal
 - Bank Lines

- Special Services**
- Broker and Vendors
 - Reestablished Credit
 - Portfolio Purchases

TRANSACTION PROFILE

Deal Size Range
\$10K-\$400K

- Term**
- 1-3 Years
 - 3-5 Years

- Products Offered**
- Loans
 - Bridge Loans

TRANSACTION PREFERENCES

- Asset Categories**
- All Types of Transportation Equipment
 - Heavy Equipment
 - Marine

Credit Quality
B & C Quality



FUNDING SMALL BUSINESS DREAMS



midcap.com

CONTACT

MidCap Equipment Finance

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MidCap Equipment Finance has an experienced team of investment professionals ready to help your business finance the purchase of new or used equipment to support your growth objectives. We can also consolidate and refinance all your equipment debt to unlock liquidity. Our team has financed over \$1 billion in equipment leases and loans across various industries in the United States and Canada. We can structure transactions between \$5,000,000 and \$25,000,000. Our goal with every customer is to dive deep to understand your business and build a long-term relationship to finance your equipment needs.

GENERAL INFORMATION

Company Type

Independent

Trade Associations

ELFA

In Business Since

2022

FUNDING INFORMATION

Funding Source Type

- Lender
- Lessor

Source of Funds

Warehouse Lines

Annual Funded Volume

\$100MM

Special Services

- Brokers Welcome
- Custom Structures
- Portfolio Purchases
- Titled Vehicles

TRANSACTION PROFILE

Deal Size Range

\$5MM-\$25MM

Term

3-7 Years

Average Term

5 Years

Products Offered

- Conditional Sale
- Discounting
- EBO
- EFA
- Finance Lease
- FMV
- FMV wEBO
- Lease Intended as Security
- Loans
- Operating Lease
- Sale/Leaseback
- Split-Trac
- TRAC
- True Lease

Scope of Geographic Activity

- National
- Canada

TRANSACTION PREFERENCES

Asset Categories

- Ambulance/Emergency
- Audio, Visual & Broadcast
- Auto/Light Truck
- Business/Corporate Air
- Commercial Air
- Construction
- Energy Related
- Food Distribution/Processing
- Helicopters
- Industrial/Manufacturing
- Machine Tool
- Marine
- Materials Handling
- Mining
- Packaging Paper
- Trucks and Trailers
- Waste Disposal

Credit Quality

- B Quality
- C Quality



PARTNER FUNDING
A UNITED COMMUNITY BANK COMPANY

pf.navitascredit.com

CONTACT

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WHO WE ARE

*Navitas Credit- Partner Funding
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As a bank-owned subsidiary of United Community Banks (UCBI), we are a nationwide lender with a focus on servicing third-party originators of all sizes. We are comprised of two groups, focused on credit-based and asset-based transactions. Our credit-focused group is an A-C+ lender offering financing for everything from software and LED lighting upgrades to office furniture and restaurant equipment. Our collateral-focused group specializes in asset-based transactions ranging from titled vehicles to yellow iron and much more. We accept Navitas or originator documents and support brokering, assigning and discounting relationships, as required by the originator. Reasonable, knowledgeable credit experts underwrite applications (no automated scoring) from \$10,000 to \$1.5MM+. Navitas was founded in 2008 and is managed by a team of industry professionals with a long track record of success.

GENERAL INFORMATION

Company Type
Bank Affiliate

Trade Associations

- ELFA
- NEFA
- AACFB

In Business Since
2008

FUNDING INFORMATION

Funding Source Type
Lessor

Source of Funds
Internal

Annual Funded Volume
\$200MM

Special Services
Application Only Programs, Brokers
Welcome, Custom Structures, Franchise
Specialty, Portfolio Purchases, Titled Vehicles,
Start-up Financing, Commercial to \$1.5MM+,
Customized Vendor Programs



TRANSACTION PROFILE

Deal Size Range

- Up to \$100K
- \$100K-\$250K
- \$250K-\$1MM

Terms

- 1-3 Years
- 3-5 Years
- 5-7 Years

Average Term
48 Months

Products Offered
Conditional Sale, Discounting, Finance Lease,
FMV, Loans, Money-Over-Money, Muni/Fed
Lease, Operating Lease, Sale/Leaseback, True
Lease, Vendor Finance

Scope of Geographic Activity
Northeast, Southeast, Northwest, Midwest,
Southwest, West, National

TRANSACTIONS PREFERRED

Asset Categories
Ambulance/Emergency, Auto Test/Repair,
Audio, Visual & Broadcast, CAD/CAM,
Computer Related, Construction, Containers,
Dry Cleaning/Laundry, Energy Related,
Environmental Systems, Food Distribution/
Processing, Golf Related, Graphic Arts/
Printing, Health/Fitness, HVAC, Industrial/
Manufacturing, Machine Tool, Material
Handling, Medical/Dental, Office Equipment,
Packaging Paper, Project Financing, Restaurant
FF&E, Retail FF&E, Software/Hardware,
Software Only, Telecommunications, Trucks
and Trailers, Waste Disposal, Woodworking

Credit Quality

- Investment Grade or Equivalent
- A, B, and C Quality
- Start-ups



We are *THE* story lender. Tell us your story.

nfsleasing.com

CONTACT

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WHO WE ARE



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NFS Leasing is a privately-held independent equipment finance leader with more than 15 years of experience. NFS provides equipment financing and secured loans to small and middle market non-investment grade companies in the U.S. and Canada.

- Provides equipment finance to companies with less than perfect credit, with cash constraints or challenging timelines.
- Understands that behind your financial statements is a real business with real people and real potential, and we want to help your company achieve that potential.
- Goes beyond the financials to listen to the story to understand the business need and construct a custom finance solution.

NFS uses its own balance sheet capital and provides fast, flexible customized solutions to help customers achieve their goals. NFS Leasing is proud to have given back over \$1,000,000 to its community through charitable contributions, created thousands of jobs and infused over \$1,000,000,000 of capital into businesses.

GENERAL INFORMATION

Company Type

Independent

Trade Associations

- ELFA
- NEFA
- AACFB

FUNDING INFORMATION

Funding Source Type

Lessor

Source of Funds

- Internal
- Bank Lines

Annual Funded Volume

Over \$1,000,000,000 in originations

Special Services

- Broker Program
- Vendor/Manufacturer Programs
- Referral Program
- Custom Tailored Structures — each lease and loan option is created and tailored to every client's unique situation and need
- Fast financing for mission critical equipment and working capital

TRANSACTION PROFILE

Deal Size Range

- Flexible custom solutions up to \$15MM
- Small-ticket program \$25K-\$150K

Products Offered

- FMV Leases
- Capital Leases /\$1 buyouts
- Sale and Leaseback
- Asset Based Loans

TRANSACTION PREFERENCES

Asset Categories

Most hard assets but the following are the most common collateral types we lease:

- IT
- Medical Imaging
- Scientific Instrumentation
- Bio-tech
- Manufacturing
- Print Production
- Construction and Agricultural
- Machine Tools
- Aircraft and Marine
- Cannabis in Canada

Credit Quality

- Non-investment grade
- C Quality, D Quality and Storied Credits
- Pre-revenue & Start-ups
- Less than perfect credit

We are *THE* story lender.
Tell us your story.





nmef.com

CONTACT

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At North Mill Equipment Finance, our business model is built entirely around our valued referral sources. As a broker-centric commercial lender, NMEF offers companies nationwide a portfolio of Equipment Finance Agreements (EFAs), loans and leases as well as a Cash Out solution.

- A-C Credits
- Financing from \$15K to \$1MM
- Application Only \$15K to \$250K
- Application Plus up to \$1MM
- Multiple Asset Categories Accepted
- Refinance Cash Out Solution Available
- Commission Up to 12 Points
- FICOs from 550+
- Owner Operators / Start-ups Considered
- Competitive Rates and Down Payments
- 100% Broker-centric (we do not go direct)
- Private Sales Option Available
- Placeholder Approval Option Available
- Early Pay-Off Policy

GENERAL INFORMATION

Company Type

Non-Bank Financial

Trade Associations

- AACFB
- NACLB
- NEFA
- ELFA

In Business Since

1957

FUNDING INFORMATION

Funding Source Type

Lender

Source of Funds

- Bank Lines
- Warehouse Lines
- Investors

Annual Funded Volume

\$569.5MM

Special Services

Application Only Programs,
Custom Structures, Franchise Specialty,
Monetary Incentives, Portfolio Purchases,
Titled Vehicles

TRANSACTION PROFILE

Deal Size Range

\$15K-\$1MM

Term

36 to 60 months

Average Term

48 Months

Products Offered

Conditional Sale, Discounting, EFA, Finance Lease, FMV, Operating Lease, Sale/Leaseback, TRAC, True Lease

Scope of Geographic Activity

National

TRANSACTION PREFERENCES

Equipment Categories

Agriculture, Ambulance/Emergency, Auto/Light Truck, Bus/Mass Transit, Construction, Digital Cinematic Projection, Energy Related, Food Distribution/Processing, Franchises, Graphic Arts/Printing, Healthcare, HVAC, Industrial/Manufacturing, Janitorial, Livery, Machine Tool, Material Handling, Mining, Packaging Paper, Renovation, Trucks and Trailers, Waste Disposal

Credit Quality

- A, B, and C Quality
- Start-ups

“CLOSE MORE DEALS WITH OUR ONE-STOP-SHOP LENDING SOLUTIONS.”



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qualityequipmentfinance.com

Quality Equipment Finance is a wholly independent, small-ticket equipment finance company. We have no outside investors and retain our paper on our balance sheet. These differentiators allow us to make common-sense decisions and look at transactions utilizing whole-story underwriting in ways other lenders cannot. We are proud to have an experienced team that exemplifies our core values of being humbly confident, passionately driven, uncompromising integrity and having the sincere desire to help others.

As a broker's most dependable funding partner, we make it easy to finance business equipment transactions ranging from \$30,000 to \$3,000,000, across a broad spectrum of industries. Our people-centered approach, streamlined tech, and straightforward underwriting create easy wins for brokers and their borrowers.

PRODUCT HIGHLIGHTS: • Vendor & Private-Party Sales • No Business Size Requirements • Start-Ups (with experience or reserves) • No Age Restrictions (mileage only) • Rebuilt Trucks (with papers) & Glider Kits • Sale Leasbacks & Cash-out Refis • Report to PayNet: Build Business Credit • DocuSign Contracts & E-Notary • TPO Auto-Commission on Repeat Deals • Whole-Story Underwriting Approach • No Doc Fees • No Volume Requirements • Top-Notch Customer Service And much, much more!

GENERAL INFORMATION

Company Type

Independent Leasing Company

Trade Associations

NEFA, AACFB, ELFA, NACLB

In Business Since

1957

Average Term

4-5 years (54 Months)

Products Offered

- Finance Lease
- EFA

Scope of Geographic Activity

National (excluding HI & RI)

FUNDING INFORMATION

Funding Source Type

Lender

Source of Funds

Internal

TRANSACTION PREFERENCES

Asset Categories

Arborist, Auto Test/Repair, Car Wash, Construction, Food Distribution/Processing, Graphic Arts/Printing, Industrial/Manufacturing, Long-Haul Trucks and Trailers, Machine Tool, Material Handling, Medical/Dental, Vocational Trucks and Trailers, Waste Disposal, Woodworking

Credit Quality

- A- Quality
- B Quality
- C Quality

TRANSACTION PROFILE

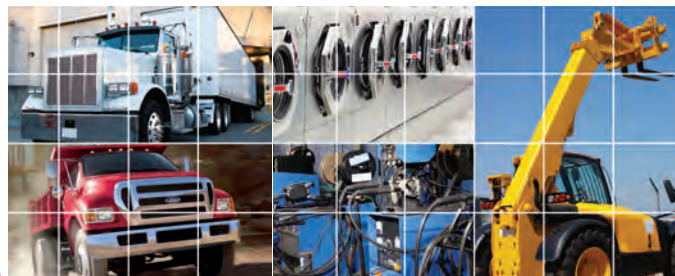
Deal Size Range

\$30K-\$3MM

Term

1-6 Years

QUALITY IN EVERY DEAL YOU DO.





STONEBRIAR

COMMERCIAL FINANCE



stonebriarcf.com

CONTACT

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Stonebriar, originates and services a portfolio of lease and loan products secured by essential income-producing assets across the credit spectrum. Based in Plano, TX, Stonebriar's portfolio serves as a catalyst for the U.S. economy by providing capital needed in key sectors including manufacturing, marine, aviation, rail, energy, and real estate, originating assets from \$5 to \$500 million. The company is the largest private independent lessor in the U.S. with \$5.6 billion in assets. Additionally, for the past four years, Stonebriar has ranked number one among its peers in terms of new business volume, serviced assets, and volume per employee. Stonebriar's senior management team has deep industry and operational experience gained through a three-decade history of founding and leading commercial finance companies. Stonebriar is committed to its communities and is proud to give back by supporting philanthropic organizations with donations of time and capital, including The First Tee, North Texas Food Bank, Los Angeles Dodgers Foundation, Milken Institute, and many others.

GENERAL INFORMATION

Company Type

Independent

Trade Associations

- ELFA
- NEFA
- NBAA
- ISTAT
- TMA
- ACG
- SFNet

In Business Since

2015

FUNDING INFORMATION

Funding Source Type

Lessor

Source of Funds

- Internal
- Bank Lines
- Investors
- Securitizations

Annual Funded Volume

\$2.3B

Special Services

- Brokers Welcome
- Commercial Real Estate
- Custom Structures
- Franchise Specialty
- Non-Recourse to Approved Bankers
- Portfolio Purchases
- Titled Vehicles

TRANSACTION PROFILE

Deal Size Range

>\$5MM

Term

1-3 Years, 3-5 Years, 5-7 Years, 7-10 Years, >10 Years

Average Term

5 years

Products Offered

Conditional Sale, Discounting, EBO, Finance Lease, FMV, FMV wEBO, Leases Intended as Security, Loans, Operating Lease, Sale/Leaseback, Split-TRAC, TRAC, True Lease

Scope of Geographic Activity

National, Canada, International

TRANSACTION PREFERENCES

Asset Categories

Agriculture, Ambulance/Emergency, Audio, Visual & Broadcast, Bus/Mass Transit, Business/Corporate Air, CAD/CAM, Computer Related, Commercial Air, Construction, Containers, Energy Related, Environmental Systems, Food Distribution/Processing, Golf Related, Graphic Arts/Printing, Health/Fitness, Helicopters, HVAC, Industrial/Manufacturing, Machine Tool, Marine, Material Handling, Medical/Dental, Mining, Office Equipment, Packaging Paper, Project Financing, Rail, Restaurant FF&E, Retail FF&E, Software/Hardware, Telecommunications, Waste Disposal, Woodworking

Credit Quality

- Investment Grade or Equivalent
- Near Investment Grade
- A, B, and C Quality
- Start-ups

STONEBRIAR IS AN ORIGINATOR, OWNER, AND SERVICER OF LEASE AND SECURED LOAN ASSETS IN A DIVERSE SET OF INDUSTRIES ACROSS THE CREDIT SPECTRUM WHOSE PORTFOLIO SERVES AS A CATALYST FOR THE U.S. ECONOMY.

CONTACT

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Founded in 1964, United Leasing & Finance has built a reputation for offering creative financial solutions through leasing and commercial lending to businesses across the United States and Canada. For nearly 60 years, we have worked side by side with our clients, from small enterprises to Fortune 100 companies, to achieve mutual success — the key to everything we do. We are always looking for new relationships and take great pride in the creative ways we can help grow your business. Our size and expertise mean we are fully capable of servicing not only your needs, but also your customers' needs. Coupled with our quality and service philosophy, United Leasing & Finance provides customized services and financing solutions in a timely and personal manner.

CREATIVE FINANCING SOLUTIONS

GENERAL INFORMATION

Company Type
Independent

Trade Associations

- ELFA
- IHRSA
- NAFA
- IFA

In Business Since
1964

Average Term
48 Months

Products Offered

- Discounting
- EFA
- Operating Lease
- TRAC
- Vendor Finance

Scope of Geographic Activity

- United States
- Canada

FUNDING INFORMATION

Funding Source Type
Lender

Annual Funded Volume
\$210MM

Special Services

- Application Only Programs
- Custom Structures
- Franchise Specialty
- Monetary Incentives
- Portfolio Purchases
- Titled Vehicles

TRANSACTION PREFERENCES

Asset Categories

- Ambulance/Emergency
- Auto/Light Truck
- Auto Test/Repair
- Construction
- Containers
- Dry Cleaning/Laundry
- Energy Related
- Food Distribution/Processing
- Health/Fitness
- Helicopters
- Industrial/Manufacturing
- Machine Tool
- Material Handling
- Medical/Dental
- Software/Hardware
- Trucks and Trailers
- Waste Disposal

TRANSACTION PROFILE

Deal Size Range
\$100K-\$20MM

Term
Up to 84 months

Credit Quality

- Near Investment Grade
- A, B, and C Quality



We're proud to be the Presenting Sponsor for the 2023 Korn Ferry TOUR Championship taking place on October 5th-8th, 2023.



CONTACT

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Universal Finance Corp. established itself as a premier lender to the construction industry in the early 1980's and, over the last four decades, the company has expanded its reach to serve customers in a wide range of industries including trucking, and landscape construction. Located just outside of Boston, MA, Universal Finance provides borrowers with the financing they need to secure jobs, purchase equipment, and obtain working capital.

The company's extensive experience in asset-based lending gives Universal Finance a unique edge when it comes to relating to its customers and understanding their goals. The foundation of its business is built on customer relationships, convenient financing, and the ability to provide loans expeditiously.

Our team looks beyond how a prospective customer "looks on paper" to develop a complete understanding of who the customer is and what they have to offer. Our decision to provide a loan is determined by the three C's – Credit, Collateral, and Character. This approach has enabled Universal Finance to solidify relationships with our partners and provide thousands of customers with funding solutions for nearly forty years!

GENERAL INFORMATION

Company Type
Independent

Trade Associations

- ELFA
- NEFA
- AACFB

In Business Since
2012

FUNDING INFORMATION

Funding Source Type
Lender

Source of Funds
Internal

Annual Funded Volume
\$30MM

Special Services

- Brokers Welcome
- Custom Structures
- Monetary Incentives
- No Age Restrictions
- Poor Credit/Bankruptcy
- Portfolio Purchases
- Private Party Sales
- Sub-Prime Credit Programs
- Titled Vehicles
- Working Capital

TRANSACTION PROFILE

Deal Size Range
\$10K-\$300K

Term
3-5 Years

Average Term
48 Months

Products Offered

- EFA
- Leases

Scope of Geographic Activity
Continental United States

TRANSACTION PREFERENCES

Asset Categories

- Construction
- Landscaping
- Material Handling
- Mining
- Recovery
- Trucks and Trailers
- Waste Disposal

Credit Quality

A, B, and C Quality, Start-ups





vfi.net/partner-programs

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BROKER WELCOME PACKET



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PARTNER WITH US

We are proud to be a reliable and creative funding source for brokers, manufacturers, vendors and other funding sources. Our financial solutions allow your customers to acquire, update or replace equipment through a variety of flexible leasing options.

GENERAL INFORMATION

Company Type
Independent

Trade Associations

- CFLA
- ELFA
- NEFA
- AACFB

In Business Since
1987

FUNDING INFORMATION

Funding Source Type
Lender

Source of Funds

- Internal
- Warehouse Lines
- Investors

Annual Funded Volume
\$500MM

Special Services

- Brokers Welcome
- Custom Structures
- Franchise Specialty
- In-House Legal
- Private Label Billing
- Securitization
- Titled Vehicles

TRANSACTION PROFILE

Deal Size Range
\$250K->\$50MM

Term
1-5 Years

Average Term
48 Months

Products Offered

- Finance Lease
- FMV
- Lines of Credit
- Operating Lease

- Sale/Leaseback
- Split-Trac
- TRAC
- Vendor

Scope of Geographic Activity

- Northeast
- Southeast
- Northwest
- Midwest
- Southwest
- West
- National
- Canada
- International

TRANSACTION PREFERENCES

Asset Categories

Agriculture, Ambulance/Emergency, Audio, Visual & Broadcast, Auto Test/Repair, Auto/Light Truck, Bank Systems/ATMs, Bus/Mass Transit, Business/Corporate Air, CAD/CAM, Commercial Air, Computer Related, Construction, Containers, Dry Cleaning/Laundry, Energy Related, Environmental Systems, Food Distribution/Processing, Golf Related, Graphic Arts/Printing, Health/Fitness, Helicopters, HVAC, Industrial/Manufacturing, Machine Tool, Marine, Materials Handling, Medical/Dental, Mining, Office Equipment, Packaging Paper, Project Financing, Rail, Restaurant FF&E, Retail FF&E, Software Only, Software/Hardware, Telecommunications, Trucks and Trailers, Vending Machines, Waste Disposal, Woodworking

Credit Quality

- Investment Grade or Equivalent
- Near Investment Grade
- A Quality
- B Quality
- C Quality

WINTRUST
SPECIALTY FINANCE

wintrust.com/wsf

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Wintrust Specialty Finance (WSF), a division of Beverly Bank & Trust Company, N.A., a Wintrust Community Bank, is an equipment financing group headquartered in California, offering nationwide funding for small to mid-ticket lease and loan products originated and referred by vendors, independent lessors, other financial institutions and qualified brokers. The division has a customer-focused philosophy derived from many years of experience providing innovative capital solutions in a large variety of industries. WSF specializes in quick and efficient financing of business-essential equipment.

WSF is led by a seasoned management team with an average of 25 years of experience. The group shares extensive background with proven success in developing, growing and managing commercial finance and leasing organizations. The WSF team is prepared to consider structures that can enhance your business and empower your sales team to gain market share within your markets.

Backed by Wintrust, a more than \$50 billion financial holding company, we combine a reliable source of capital and a customized approach designed to drive enhanced results for our clients and create long-term partnerships.

Call us today to learn more about how we can help you take your business to the next level!

GENERAL INFORMATION

Company Type
Bank

Trade Associations
• ELFA
• NEFA

In Business Since
2019

Products Offered

- EFA
- FMV
- TRAC
- Loans & Leases
- Recourse/UNL Structures

Scope of Geographic Activity
National

FUNDING INFORMATION

Funding Source Type
Lessor

Source of Funds
Bank

Annual Funded Volume
>\$625MM

Special Services
• Application Only Programs
• Custom Structures
• Portfolio Purchases
• Private Label Billing
• Specialty Vehicles

TRANSACTION PREFERENCES

- Asset Categories**
- Ambulance/Emergency
 - CAD/CAM
 - Computer Related
 - Construction
 - Environmental Systems
 - Food Distribution/Processing
 - Health/Fitness
 - HVAC
 - Industrial/Manufacturing
 - Machine Tool
 - Materials Handling
 - Medical/Dental
 - Software Only
 - Software/Hardware
 - Specialty Vehicles
 - Telecommunications
 - Waste Disposal
 - Woodworking

TRANSACTION PROFILE

Deal Size Range
\$20K-\$2MM

Term
2-7 Years

Average Term
52 Months

Credit Quality
A to B- Quality