

Credit Application

BUSINESS NAME _____

BUSINESS ADDRESS _____
(STREET) (CITY) (STATE) (ZIP CODE)

WEB SITE ADDRESS _____ E-MAIL _____

TELEPHONE _____ FAX _____ CONTACT _____

NATURE OF BUSINESS _____ YRS. IN BUSINESS _____

PROP. _____ CORP. _____ PARTNERSHIP _____ STATE _____ COUNTY _____

PRESIDENT/OWNER _____ % OF OWNERSHIP _____

HOME ADDRESS _____

SOCIAL SECURITY # _____ TELEPHONE NUMBER _____

V.P./PARTNER _____ % OF OWNERSHIP _____

HOME ADDRESS _____

SOCIAL SECURITY # _____ TELEPHONE NUMBER _____

BANK _____ BRANCH _____

TELEPHONE _____ ACCOUNT # _____

OFFICER _____ CHECKING _____ LOAN _____ SAVINGS _____

TRADE REFERENCES _____ PHONE # _____

TRADE REFERENCES _____ PHONE # _____

TRADE REFERENCES _____ PHONE # _____

EQUIPMENT VENDOR _____ TELEPHONE _____ CONTACT _____

EQUIPMENT SELLING PRICE _____ EQUIPMENT DESCRIPTION _____

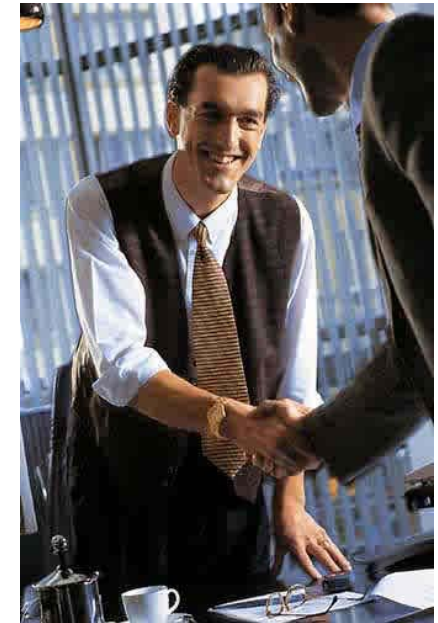
By signing below, the undersigned, which is either a principal of the applicant or a personal guarantor of it's obligations, provides written instruction to Springs Financial Services Inc. or it's assigns authorizing review of his/her personal credit bureau. Such authorization shall extend to obtaining a credit file in considering this application for reviewing or collecting the resulting account. A Photostat or Facsimile copy of this authorization shall be valid as the original. By signature I affirm my identity as the individual identified in this application.

SIGNATURE _____ DATE _____

SIGNATURE _____ DATE _____



Let Springs
Provide a
quick & easy
method to acquire
new equipment.



CORPORATE MAILING ADDRESS

10693 Wiles Road # 213
Coral Springs, FL 33076
www.springsfinancial.net
email@springsfinancial.net

BENEFITS OF LEASING

Leasing is a major source of investment for new equipment. May companies, associations and government agencies acquire new productive equipment through leases. Of the \$668 billion spent by business on productive assets in 2003, \$208 billion, or 31% was acquired by American businesses through leasing. The average company earns 12% on every dollar of working capital that is retained.

Leasing Works for any type of business

Every imaginable type of business and/or organization throughout the world leases equipment, including proprietorships, partnerships, corporations, government agencies, religious and non-profit organizations. Over 80% of American businesses lease some of their equipment and nearly 90% say they would choose to lease again.

Make better use of capital

Conventional bank loans usually require more money upfront than leasing and often have restrictive covenants. Banks usually will require a 10%-20% down payment. Leasing generally requires only one or two payments upfront which are applied to future payments.

Finance 100% of cost

In most cases the full amount of the equipment, shipping, installation costs and maintenance can be included in the lease. This spreads the costs out evenly over the term of the lease and frees up working capital for other areas.

Tailor a solution to meet your needs

Leasing is flexible. Tailor the length of time and the amount of the monthly payments to meet desired business needs.

Tax Advantages

Depending on the structure of the lease, the entire monthly payment including interest may be written off as a deduction for the whole term.

FOR MORE INFORMATION, PLEASE VISIT US THE WEB AT SPRINGSFINANCIAL.NET. YOU MAY ALSO APPLY FOR A LEASE ONLINE.

BENEFITS OF LEASING WITH SPRINGS!

Rates

Springs offers some of the most competitive rate programs in the industry today.

Low Documentation Fee

Springs Doc fees are among the lowest in the industry.

Insurance

Springs can include Liability and Physical Damage insurance with each lease. Ask your Springs Lease specialists for details.

Flexible Terms

Choose the monthly term from 12-60 that best matches your company's budget. Pick from a variety of options including step up, quarterly, seasonal, and annual payments. How about a \$1 buyout, or 5%-10% purchase option lease!

Many Credit Programs

We review all applications from start-ups to established businesses.

Commitment to Excellent Service

Springs is a one stop leasing company for all credits and lease amounts. Experienced professional leasing specialists are available to help customize the lease to meet your needs.

Quick & Easy Lease Application Process

Call our office today to request your application to be faxed to you, or you may obtain a printable copy on-line, or apply directly from our website.

Lease Approval

Springs approval process is time tested and swift. Depending on the applicants history, Pre-Approval within minutes of a completed application. Final approvals are usually created within 24 hours after Springs has received all requested verifications.

Lease Payments

Springs Equipment Leasing Accounting Software can save you money and time by withdrawing the monthly payment (ACH) automatically from your company bank account. Ask for details.

ADDITIONAL SERVICES!

In addition to our commercial equipment leasing services that we offer, Springs can also provide other services to meet your needs.

Credit Repair Services

Springs Financial Services, Inc. is proud to announce our new Credit Repair Program that we now have available to anyone seeking help with there 3 national credit bureaus, Equifax, Experian, & Trans Union. Our credit repair program has been designed to help improve your credit by working to correct negative items on your credit report that are causing your credit score to be depressed. Deleting these items is the most important thing you can do to fix bad credit and raise scores. This service is performed by an attorney. Call for pricing

Equity Lines of Credit

A Springs Financial Business Equity Line allows you to use your residential real estate to qualify for short or long term credit.

Merchant Cash Advances

You have a business that accepts credit cards as a form of payment. Your credit card sales are a minimum of \$4,000 dollars a month, call or visit our website today because you may qualify for a Merchant Cash Advance up to \$200,000

Customized Web Site Services

Do you have a website? If so, Springs can create you customized leasing information with a live calculator, online application and information about leasing with your identical website's layout. Don't have a website? Well, Springs can help you! Our in house web designer can custom build a website for your company for a small fee. Hosting is very affordable and starts for under \$38.00 per year, that's only \$3.17 per month!

SPRINGS EXECUTIVE STAFF

Committed To Serve You

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