



# Broker Program

We have prepared this packet of information for you to use as a quick reference guide on how you can benefit by working with The Wirt-Rivette Group (WRG).

We simply ask that you *Consider The Wirt-Rivette Group*.

- **WRG Background Information**– The Wirt-Rivette Group has been helping businesses grow and expand since 1985. We look forward to helping you and your clients' business grow and expand.
- **WRG Programs**– The Wirt-Rivette Group provides a variety of financing programs to suit a variety of business needs. Many of our current programs have been a direct result of clients' requests.
- **WRG Commercial Property Programs**– WRG's commercial property programs provide up to 100% financing. WRG offers an Equity Builder™ Program, Sale Leaseback Program, and Lease Purchase Program. With each of these programs we work hard to meet the unique needs of your clients.
- **WRG Residential Financing Programs**- WRG's residential financing programs are helping people save their homes. WRG offers programs to help clients facing foreclosure, as well as those with challenged credit situations.
- **Special Rate Program**– The Special Rate Program allows clients to receive rates that are **2-4% below the bank**. This program enhances the client's relationship with their bank. Clients receive a lower monthly payment and the tax benefits associated with leasing. The Special Rate Program can be used for any new or used equipment.
- **Companies Who Have Worked with WRG**– WRG has worked with various businesses to help meet their growth and expansion needs through equipment leasing and/or commercial property programs. Every deal is a big deal to WRG!
- **Finance Programs and Partners**- WRG is a very knowledgeable, friendly, and efficient company to work with. You can begin working with WRG today. Call **800.777.9478** or visit us online at **www.wirtrivettegroup.com**.

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# Overview

- ◆ Founded in 1985
- ◆ Michigan based: Saginaw, Bay City, Boyne City and Metro-Detroit
- ◆ Clients throughout Michigan and nationally
- ◆ Experienced and professional staff
- ◆ Well financed with significant capital resources
- ◆ Low bad debt history
- ◆ *Fast, efficient and flexible* service
- ◆ Serving all types and sizes of businesses
- ◆ Leasing and financing solutions for all situations: equipment, real estate and other

## Leasing Facts & Realities

- ◆ **85%** of all companies lease equipment, according to the SBA.
- ◆ **75%** of all companies that lease indicate that leasing is their average to best means for financing equipment purchases.
- ◆ **89%** of those companies that have leased equipment will lease again.
- ◆ **8 out of 10** U.S. companies lease and finance all or some of their equipment.

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# Programs

- ◆ Equipment Financing
  - \* Special Rate Program (Benefit from leases with initial rates lower than banks)
  - \* Sale Leaseback Program (Refinancing)
  - \* Municipal Lease Program
- ◆ Commercial Property Programs: Up to 100% Financing
  - \* New Buildings (Design & Build)
  - \* Existing Buildings (Purchase & Remodel)
  - \* Equity Sharing Arrangements
  - \* Other Custom Programs
- ◆ Bank Leasing Programs
  - \* Private Label
  - \* Joint Venture
  - \* Fee Based Referral
- ◆ Vendor Leasing Programs
- ◆ Joint Venture (With Brokers, Other Leasing Companies, Vendors, Realtors<sup>®</sup>, etc.)
- ◆ Financial Analysis and Consultation
- ◆ Strategic Development Consultation
- ◆ Short Term Business Loans
- ◆ Purchase Order Financing

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# Working With WRG

- Qualifications:** Three years experience in the finance/leasing industry.
- Transactions:** The Wirt-Rivette Group (WRG) works with broker partners on a variety of transaction types to include:
- Equipment Financing
  - Commercial Real Estate Financing
  - Accounts Receivable Financing
- Transaction Size:** Minimum \$3,000
- Financial Information:** WRG requires full financial disclosure for all transactions submitted.
- Fees:** Negotiated between WRG and Broker and will be described in Exhibit A of the Broker Agreement.

**Working with WRG will provide you with fast, timely, and efficient service to**

## Frequently Asked Questions

**How do I begin working with WRG?** You can begin working with WRG today! We are very flexible and are ready to review deals with you when you are. We can provide you with a Broker Agreement and any of our necessary marketing material right away.

**Can you provide me with training on your programs and services?** WRG believes that old fashioned face-to-face interaction is best. We look forward to having brokers at our office for training. This allows us to interact on a more personal level with our brokers and they can meet our entire team that will be working with them on their transactions.

**What is your turnaround time?** Once we receive all the necessary financial and other related documents we can provide a credit decision within 24-48 hours.

**How do I stay informed about the status of my application(s)?** Please contact Sara Sakon at 800.777.9478 or [ssakon@wirtrivettegroup.com](mailto:ssakon@wirtrivettegroup.com).

**Do you preserve my relationship with the lessee?** WRG will refer any future business from the lessee back to you. We hope that our relationship will be mutually beneficial and your experience with us so exceptional that you will continue to work with us in the future.

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# Commercial Property Programs

## *Questions and Observations for Clients:*

- 1) Every commercial client either owns or leases.
- 2) Are you renting today?
- 3) Would you like to own your building?

## *Benefits for Clients:*

- 1) Property Ownership
- 2) Diversify
- 3) Retirement
- 4) Business Sale

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# Commercial Property Programs

The Wirt-Rivette Group can provide up to 100% financing on commercial real estate.



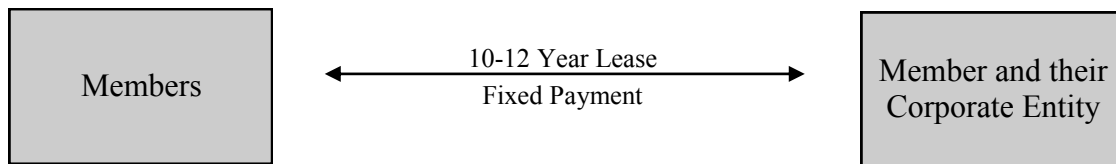
**Equity Builder™ Program:** This program provides up to 100% financing on commercial real estate. You can purchase a new building or build new.

- **Equity Builder™ Commercial Purchase Scenario: LLC Member and Wirt Purchase the Building**

The Wirt-Rivette Group (WRG) and Participating Member (PM's) will form a joint venture LLC and purchase a commercial building or finance a property purchase and building construction.

WRG/Steve Wirt and PM/owners are members in the LLC. The PM percentages are normally up to 50% and are based on credit.

The member's corporation and the members personally sign a 10-12 year lease with the JV, LLC.



**JV, LLC**

- Building Purchase

**Sale Leaseback:** This program allows you to leverage your existing property to acquire capital to grow and expand your business. With the sale leaseback program there is a negotiated buyout at the end. Once the buyout is paid the client then owns the building. This can be used for real estate, equipment or both. 100% financing may be available.

**Lease Purchase:** With this program WRG purchases the building and leases it back to the client for a fixed term with a negotiated buyout at the end. Once the buyout is paid the client then owns the building. 100% financing may be available.

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# Equity Builder™ Program

**“Consider The Wirt-Rivette Group (WRG)” and  
Own Your Building with No Money Down**



**Why pay rent when you can own?**

**Equity Builder™: Up to 100% Financing**

WRG and client form a LLC that owns the building and leases it to the client’s business for a fixed term, usually 10-12 years. At the end of the lease term, the LLC member own the building based on their sharing ratios in the LLC.

1. No money down from the client.
2. Client can buy WRG out any time after 36 months of the initial 10-12 year term.  
(Based on dual appraisals and mutual agreement)

In addition to these options, WRG can customize an ownership program for your specific needs. For example, land contracts can also be designed that allow you to enjoy the benefits of owning instead of renting.

**Recent Equity Builder™ Transaction**



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# Equity Builder™ Scenarios and Options

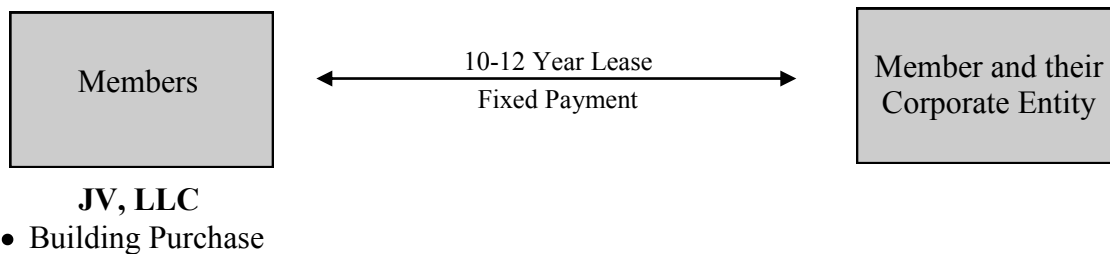
## Equity Builder™ Commercial Purchase

### Scenario: LLC Member and WRG Purchase the Building

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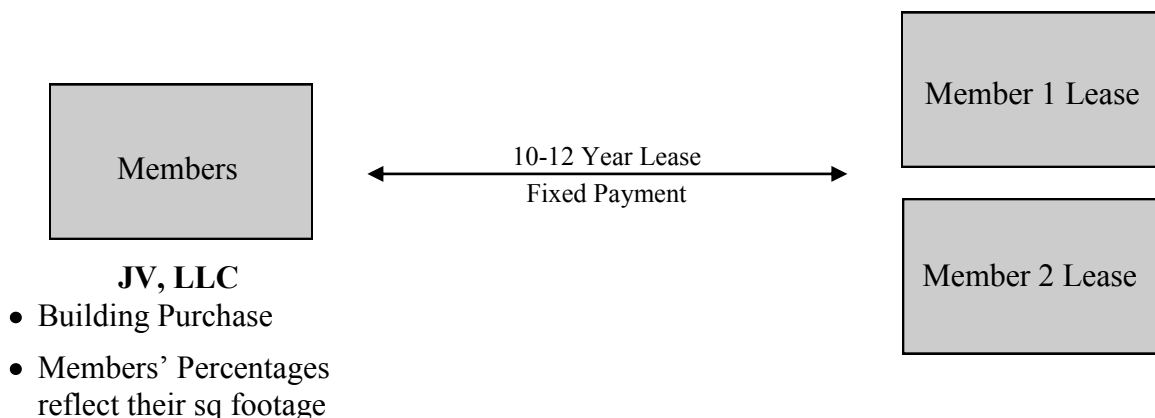


## Equity Builder™ Commercial Purchase

### Scenario: LLC PM's Responsible for their Lease Space and WRG

WRG and Participating Member (PM's) will form a joint venture LLC and purchase a commercial building or finance a property purchase and building construction.

The member percentages will be based on the PM's respective square footage percentages of the total building. These percentages will be detailed in the purchasing LLC's Operating Agreement.



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# Equity Builder™ Scenarios and Options

## WRG Equity Builder™ Joint Venture; Commercial Real Estate and Leasing Program Benefits for Building Owners

The Equity Builder™ provides opportunities through various structures for builders, partners, lessees and prospects to purchase or build a building instead of paying rent.

In today's and the future's challenging commercial property market and regional economy, it can be difficult to sell your building/property in the timeframe owners have established.

If you are an owner of a building and want to **sell it today**, the Equity Builder™ Program can help you do that, while also providing a future opportunity to benefit from today's sale through **equity** in the LLC used to purchase your building.

### For Example:

- Building listed at \$600,000
- WRG Joint Venture, LLC offers \$475,000
- Seller and Wirt agree to a "value" price of \$550,000 and a purchase price of \$475,000
- Seller agrees to take the difference between "value" price and the purchase price as a percentage in the WRG portion of the LLC

### JV, LLC

•PM/Lessee	Up to 50%
•WRG	_____ %
•Seller	_____ %

### Financial and Personal Information Required to Begin the Process

Current Business	Personal Information	Transaction Framework
<ul style="list-style-type: none"> <li>• 3 years of corporate tax returns</li> <li>• Current YTD P&amp;L</li> <li>• The business is usually profitable and/or has a positive business plan and financials/ cash flow</li> <li>• Details on the appreciation value of the property and the regional economic outlook</li> <li>• Copy of business plan if new business</li> <li>• Bank and vendor references</li> </ul>	<ul style="list-style-type: none"> <li>• 3 years of personal tax returns</li> <li>• Current personal financial statement</li> <li>• Pledge of net assets; property, homes, stocks, bonds, life insurance etc. (as required)</li> <li>• Co-signors: if required-current personal financial statement, pledge of net assets-same as above</li> <li>• Completed credit application and credit review</li> </ul>	<ul style="list-style-type: none"> <li>• Term: 10-12 year term. Structuring the term is based on the actual and projected cash flows from the business. Additionally, the amortization can be modified based on the projected appreciation of the building/property.</li> <li>• Documents and Legal: A fee letter, commitment letter, environmental study, appraisal and a building lease are key documents that will be provided</li> </ul>

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# Residential Financing

*Helping People—Saving Homes*

The Wirt-Rivette Group  
is helping people save their homes.

- ◆ Pending Foreclosure
- ◆ Sheriff Sale Purchases
- ◆ Challenged Credit and  
Bankruptcy: Loan Modification



Our residential financing programs are available  
for people who are committed to staying in their  
home. Programs include:

- ◆ Land Contract
- ◆ Lease Option
- ◆ Others as Required

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# Special Rate Program

## *Questions and Observations for Clients:*

- 1) Will you be having any major capital expenditures in the future?
- 2) What are your cash flow realities and projections?
- 3) Would a lower monthly payment be helpful?

## *Benefits for Clients:*

- 1) Lower Monthly Payments
- 2) Tax Advantages

## *Benefits for Banks:*

- 1) **INCREASED LOAN PRODUCTION**
- 2) Competitive Edge Over Other Financial Institutions and Manufactured Based Lease Companies
- 3) Client Relations: Payment Stream Still Comes Direct to the Bank
- 4) Extended Service Portfolio (Loan and Lease Options)

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# Equity Builder™ Scenarios and Options

The **Special Rate Program** offers you the following benefits:

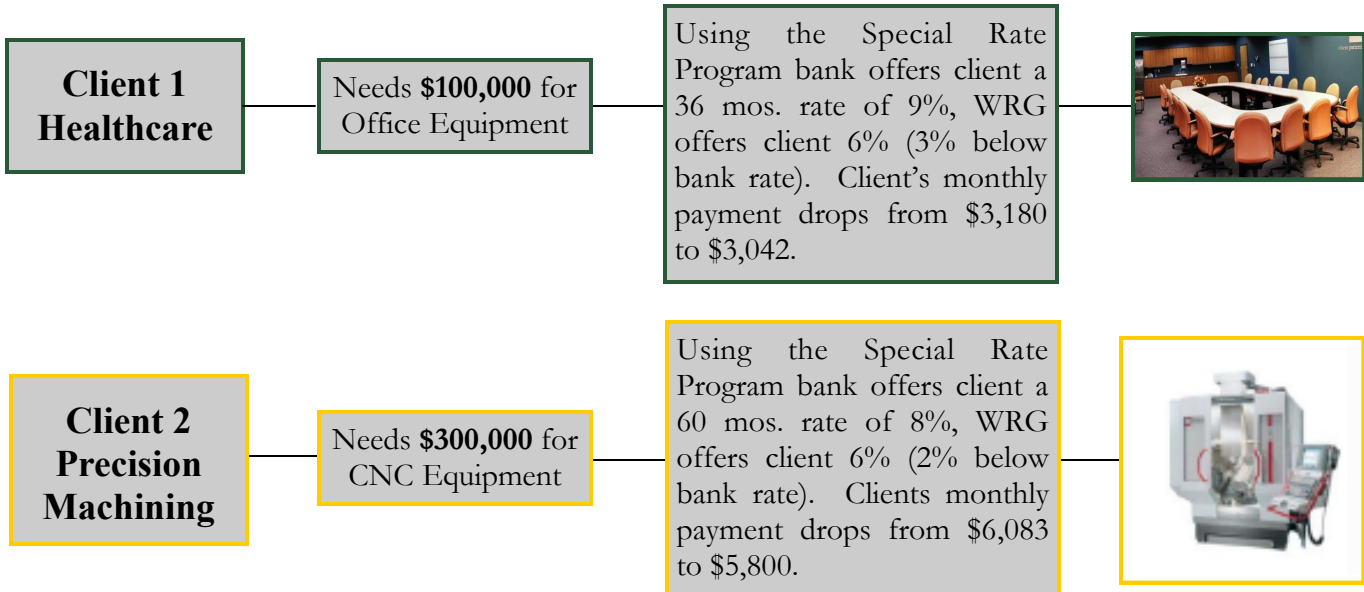
- Lower Monthly Payment
- 100% Financing
- Off Balance Sheet Financing
- Maintain Current Banking Relationship

**The Special Rate Program can save you up to 4%\* on the bank's interest rate.**

Term (mos)	Lease Rate	Bank Rate	Payments at Closing	Buyout (Residual)
24	4% Below Bank Rate	Individual Standard Loan Rate	First & Last Months	10%
36	3% Below Bank Rate	Individual Standard Loan Rate	First & Last Months	10%
48	2% Below Bank Rate	Individual Standard Loan Rate	First & Last 2 Months	10%
60	2% Below Bank Rate	Individual Standard Loan Rate	First & Last 2 Months	10%

\*Subject to final credit approval by the bank.

The Special Rate Program applies to all types of new or used equipment. Recent transactions range from \$50,000-\$1,000,000+.



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# Sale Leaseback Program

## DO YOU NEED CASH?

### THE EQUITY YOU HOLD IN YOUR EQUIPMENT OR REAL ESTATE CAN PROVIDE IMPORTANT WORKING CAPITAL

A “**Sale Leaseback**” is one of the most effective ways for you to obtain capital using the equity you hold in your equipment or real estate. Most businesses own equipment or property that is unencumbered. Meaning it is paid for and/or you have equity in it.

### HOW DO YOU USE THAT EQUITY ?

The **Wirt-Rivette Group** can provide capital for you based on the equity you have in your equipment or real estate.

**YOU COULD OBTAIN  
\$10,000, \$100,000, OR EVEN MORE**

Applies to many types of equipment or equity in the real estate you own!

### ADVANTAGES OF A SALE LEASEBACK

- ⇒ **Generates cash flow for working capital.**
- ⇒ **Improves liquidity.**
- ⇒ **Frequently improves financial statements.**
- ⇒ **Creates additional sources of capital.**
- ⇒ **Avoids use of valuable cash & available bank lines.**

Businesses that use this product typically believe that equity tied up in equipment and/or real estate can be better utilized to grow their business.

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# Companies That Have Worked With WRG

## Property Financing

<p><b>Montessori School</b></p> <p>Real Estate: Equity Builder™ Program</p> <p><b>\$360,000</b></p>	<p><b>Healthcare Facility</b></p> <p>Real Estate: Equity Builder™ Program</p> <p><b>\$2,300,000</b></p>	<p><b>Multi-Use Facility</b></p> <p>Real Estate: Lease Purchase</p> <p><b>\$3,000,000</b></p>
	<p><b>Residential Portfolio</b></p> <p>Real Estate: Bank Owned</p> <p><b>\$350,000</b></p>	

## Equipment Financing

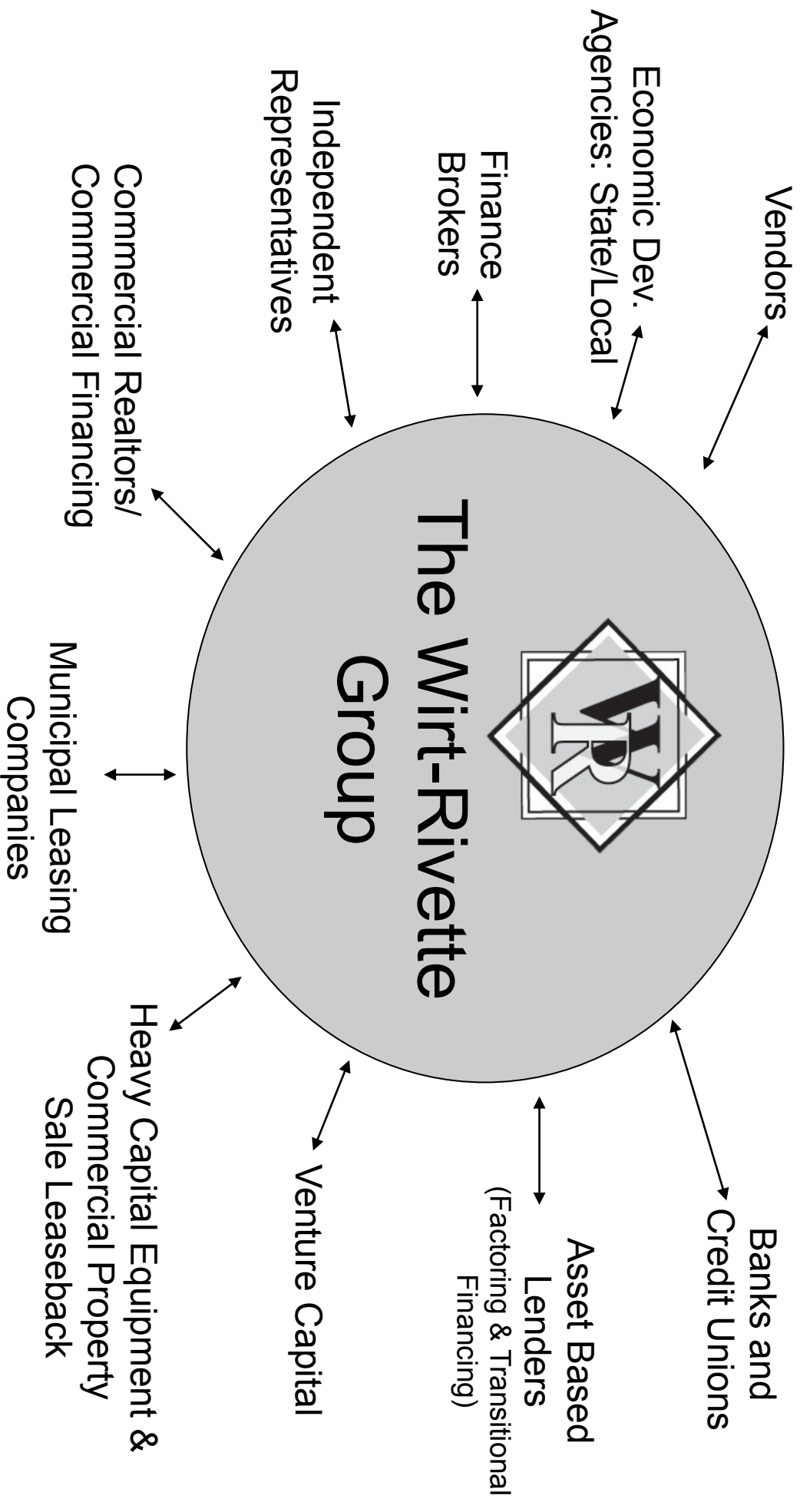


<p><b>Home Healthcare</b> \$60,000 Sale Leaseback</p>	<p><b>Law Firm</b> 3,899 Phone System</p>	<p><b>Medical Building</b> \$5,250,000 Medical/Insurance</p>
<p><b>Manufacturing Co.</b> \$160,000 Drum Packaging Line</p>	<p><b>Winery</b> \$44,800 Wine Cross Flow System</p>	<p><b>Pizza Restaurant</b> \$55,586 Pizza Ovens</p>
<p><b>Chemical Company</b> \$302,000 Tanks</p>	<p><b>Hotel</b> \$75,000 Computers and Software</p>	<p><b>Stamping Co.</b> \$9,500 Die Equipment</p>
<p><b>Machining Co.</b> \$22,514 Envelope Press Machine</p>	<p><b>Funeral Home</b> \$150,000 Sale Leaseback</p>	<p><b>Physician</b> \$83,658 Vehicle Lease</p>
<p><b>Sports Complex</b> \$121,440 Astro Turf</p>	<p><b>Tree Removal Co.</b> \$25,000 Bobcat Loader</p>	<p><b>Entertainment Center</b> \$60,749 Telephones &amp; Sound Eq.</p>
<p><b>Oil/Gas Company</b> \$4,200,000 Oil/Gas Equipment</p>	<p><b>Engineering Co.</b> \$24,062 Copiers &amp; Server</p>	<p><b>Optometrist</b> \$27,390 Retinal Camera</p>

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# Finance Programs and Partners



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