



Prospect Overview

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.*

- **The Wirt-Rivette Group (WRG) Background Information**– WRG has been helping businesses grow and expand since 1985. We look forward to helping your business to grow and expand in 2011 and beyond!
- **The Wirt-Rivette Group Programs**– WRG 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.
- **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 real estate financing programs. Every deal is a big deal to WRG!
- **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 our clients.
- **WRG Residential Financing Programs**- WRG's residential financing programs help people save their homes. WRG offers programs to help clients facing foreclosure, as well as those with challenged credit situations.
- **Testimonials**– WRG works with entrepreneurs to help them achieve their growth goals. Enclosed are just a few testimonials from entrepreneurs we've worked with.
- **Coupon**- Receive \$95.00 off your next lease transaction by simply visiting our website, www.wirtrivettegroup.com, and downloading our lease coupon!

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Prospect Overview

The Wirt-Rivette Group Background

- ◆ 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 companies who have leased would like to lease again
- ◆ **8 out of 10** U.S. companies lease and finance all or some of their equipment.

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Companies That Have Worked With WRG

Property Financing

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

Equipment Financing

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

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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 (WRG) can provide up to 100% financing on commercial real estate.



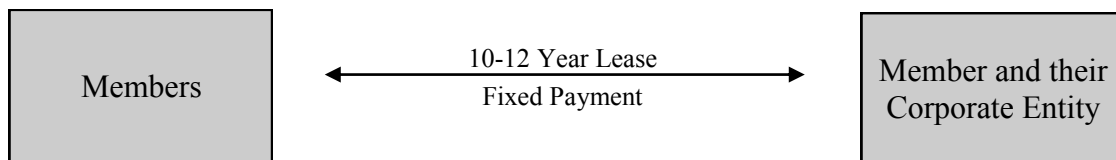
Equity Builder™ Program: This program provides up to 100% financing on commercial real estate. You can purchase a new building or build new.

- **Equity Builder™ Commercial Purchase**
Scenario: LLC Member and WRG 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

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Equity Builder™ Program

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



Why pay rent when you can own?

Equity Builder™: Up to 100% Financing

The Wirt-Rivette Group (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 Wirt 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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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
- 3) Maintain Current Banking Relationship

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Special Rate Program

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

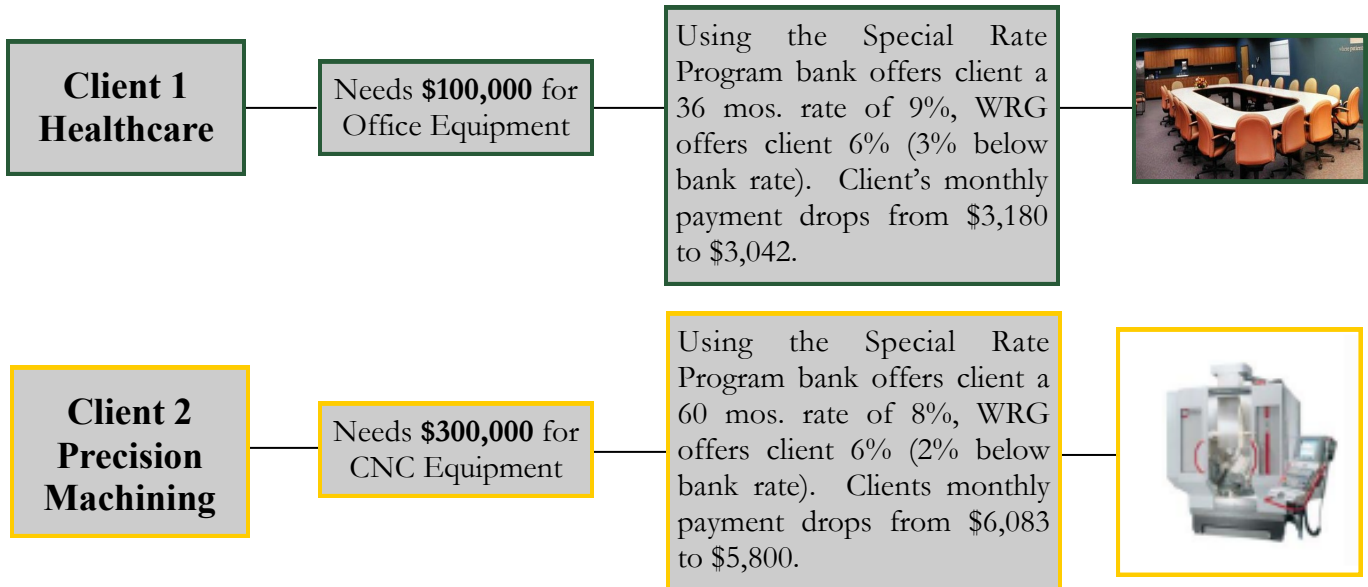
- Lower Monthly Payment
- 100% Financing
- Off Balance Sheet Financing
- Maintain Current Banking Relationship

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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Save 2-4%* below the bank approved rate!

Yes, that's right. You can **save 2-4%*** below the bank approved rate on your next lease transaction with The Wirt-Rivette Group.

Here's How...

1. Call The Wirt-Rivette Group (WRG) 800.777.WIRT (9478) to obtain their one page lease application or apply online at www.wirtrivettegroup.com.
2. Provide WRG with your last three years personal and business taxes, along with a personal financial statement. WRG can provide you with a blank personal financial statement to complete if needed.
3. WRG will then review the application and financial information to determine if you qualify for a Special Rate lease transaction (2-4%* below bank approved rate).
4. If you qualify WRG will contact either your banking partner or their banking partners to get you pre-approved for a Special Rate lease transaction at the most competitive rate. This means you don't have to do any of the "shopping" around; Wirt will do it for you.
5. Once WRG has secured a bank they will contact you with the final details to complete the transaction.

So, what are you waiting for? Do you want to...

1. Purchase new or used equipment to grow your business?
2. Receive 2-4%* below the bank approved rate?
3. Have a lower monthly payment?
4. Receive the various tax benefits associated with a lease?

Then, why wait, ***Consider The Wirt-Rivette Group*** and their **Special Rate!**

* Subject to credit approval by the bank.

* This program applies to commercial transactions for businesses only.

* Applies to transactions over \$20,000.

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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.

Consider The Wirt-Rivette Group

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Your business has choices...

Ensure your finance options support your growth and capital goals. Please consider the below information as you evaluate the finance options available to your business.

RISK: For both leases and loans, risk is the predominant determining factor that drives the monthly payment. Lessors and bankers see their risk in very different ways. The lessor who owns the equipment he rents holds title (UCC filing) to that equipment as his only source of collateral. The banker, by contrast, has collected a down payment, holds title to the equipment and has access to his customer's bank account. As a result, the bank assumes less risk than the leasing company. A lessor can ask and often receives additional collateral, but it can't compare to a bank's ability to literally put a hold on a businessperson's bank account.

Equipment Use: With respect to purpose, leases are intended to address equipment use while loans fulfill the need for ownership. It's also important to determine how the equipment will be used and often that drives the rental use versus ownership answer. If you use a car 75%-90% for business purposes, it makes little sense to own it even if you pay the mileage penalty at the end of the lease.

Expense Realities: Operating expense is the same for each, i.e., fuel, maintenance, insurance, etc., but a lease allows one to treat that expense and the monthly payment as a cost of doing business. The entire expense comes right off the top of the revenue line. That's not the case with a loan. Further, the lessor recognizes at the time he writes the lease that at some point the equipment will be returned. The cost of taking the equipment back, doing all the title work, managing the asset appropriately during the term, trying to resell the equipment, redoing the title work again, etc., etc., gets to be costly. The lease reflects all of these costs, the risk, and much, much more.

Taxes: The tax code favors leases...period.

Flexibility: Leasing often offer flexible lease terms, such as step up payments, where as loans are normally more standard. Amendments to a lease may be made to add additional equipment to the lease. With a loan new loan documents may need to be prepared in order to add additional equipment.

Cash is King: Last and most important is cash flow. Loans normally require a down payment, thus tying up important cash from the client's business. A lease, in contrast, does not require a down payment and frees up cash for the client to use in their business. When paying cash the client avoids paying interest on the equipment purchase, but they tie up their cash which may be needed in times when business is slow.

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The Wirt-Rivette Group



Grow Your Business in 2010



\$95.00 OFF
Your Next Lease
Transaction With Wirt!

*This coupon expires on 12/31/2011. Cannot be combined with other offers.
*Subject to credit approval by The Wirt-Rivette Group.
*Applies to a lease transaction of \$5,000.00 or more.



The Wirt-Rivette Group • 3520 Davenport Ave. • Saginaw • MI • 48602
989.892.0658 • 800.777.9478 • Fax 989.892.8151

For more information please visit:

www.wirtrivettegroup.com



Testimonials

OLD MISSION BANK

Sault Ste. Marie, MI

We recently completed our first lease with WRG. The "Special Rate Lease Program" allowed us to meet our customer's needs and realize a favorable return also.

Additionally, the staff was very professional and helpful throughout the application and closing process.

Based on our initial experience, we look forward to working with WRG in the future and would recommend them to our customers considering lease transactions.

Steve Glezen, Vice President

COFFEE BEANERY, LTD.

Flushing, MI

We have received many favorable comments regarding your leasing services from many of our franchisees.

They have praised your flexibility in negotiating lease terms, competitive rates & excellent service during and after the sale.

The Coffee Beanery, LTD., myself and our many associates value our business relationship with WRG and look forward to our continued success together.

Julius Shaw, Vice President

GARDNER, PROVENZANO & SCHAUMAN, PC

Saginaw, MI

Your "Equity Builder Lease Program" was the ideal financing method for our client's business. Your innovative program made it possible for them to move into their new location in Bay City, and at the same time start building equity in their facility.

Because your staff did such a wonderful job with this building lease, we won't hesitate to promote your equipment & real estate leasing services to our own clients.

James R. Schauman, CPA

SIGNATURE BANK

Bad Axe, MI

I have worked with WRG for over 7 years.

They are an outstanding and highly creative organization.

I would highly recommend WRG to our customers considering real estate and lease transactions.

Robert J. Thomas, President

WEINLANDER FITZHUGH,

**CPA
Bay City, MI**

It was enjoyable working with WRG staff on the financing of computer equipment.

The ease with which your firm made the transaction happen puts WRG on my recommended list.

Thomas L. Taglauer, CPA

SARA RIVETTE, MD

Saginaw, MI

I have successfully used various programs and services from WRG.

We were able to work with Wirt and their joint venture partners to design and build a building that met our specific needs and goals for the office setting.



The WRG staff offers personal and timely service, which is convenient and important to me as a physician.

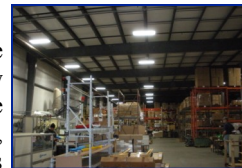
I also like the fact that WRG is based here in Mid-Michigan.

Sara Rivette, MD

LAITNER BRUSH COMPANY

Traverse City, MI

"We recently worked with The Wirt-Rivette Group to receive lease financing for our new energy efficient lighting system. The lease financing enabled us to purchase the equipment, while maintaining our cash flow. The savings from our new energy efficient lighting system more than covers our monthly lease payment.



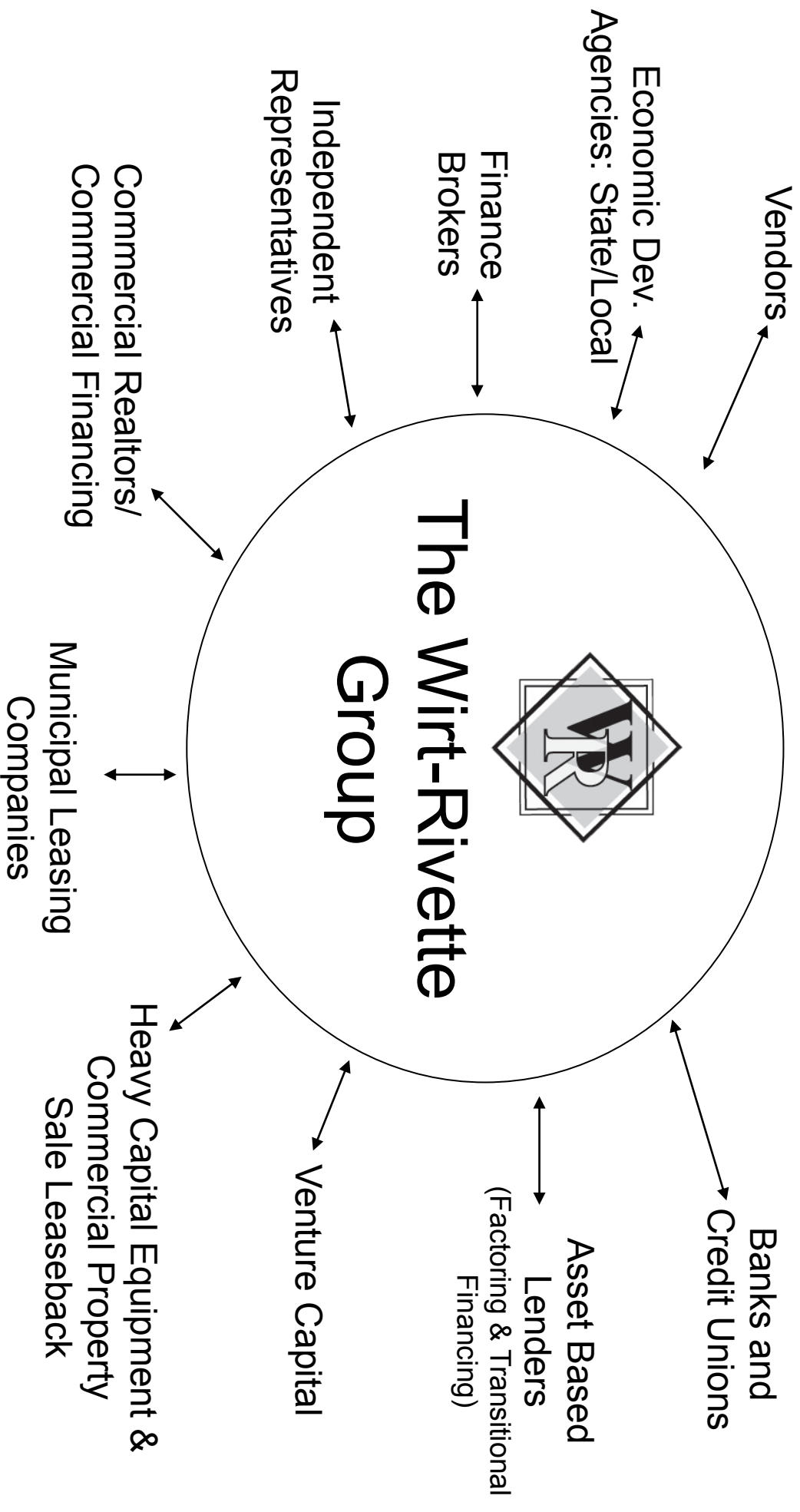
Wirt was easy to work with and provided us with the term and structure we desired. Other business owners looking to grow and expand by purchasing real estate or equipment should consider WRG's lease financing programs. We did and were very pleased with the results."

John Kolarevic, President

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Finance Programs and Partners



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The Wirt-Rivette Group
3520 Davenport Ave., Saginaw, MI 48602
989.892.0658 • 800.777.9478 • Fax 989.892.8151

Finance Application



The Wirt-Rivette Group
 3520 Davenport Avenue Saginaw, MI 48602
 800.777.9478 Fax: 989.892.8151
 www.wirtrivettegroup.com

*If amount is over \$10,000 please submit last 3 years 1040's, 1120's, and a Personal Financial Statement.

Date:

Referred By:

Company Information

Legal Business Name	Telephone #	Cell #	Fax #	Contact
Business Address		City	State	Zip
Email	Authorized Signer	Title	Type of Business: <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Corporation	Nature of Business-date established
Tax Exempt ____ Yes ____ No If Yes, please fax exemption form to Wirt.		Exemption Reason		
Are you interested in Credit Life & Disability Insurance? Yes No		Organizational ID#	Do you own or rent your building?	

Owners or Officers

Name	Title	Social Security #	Home Phone #
Home Address	City	State	Zip
Employer	How Long?	Annual/Monthly Income \$	
Name	Title	Social Security #	Home Phone #
Home Address	City	State	Zip
Employer	How Long?	Annual/Monthly Income \$	

Company Bank Reference

Name of Bank/Branch	How Long?	Chkg Acct #/Loan Acct #	Telephone #/Fax #	Contact
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Company Trade References

Name of Reference	Address	Phone #	Fax #	Acct #	Contact
Name of Reference	Address	Phone #	Fax #	Acct #	Contact

Vendor and Equipment Information

Name of Vendor & Contact Person	Vendor Address	City	State	Zip
Telephone #	Fax #	Vendor Guaranty? Yes No	Equipment Cost	Term (Mos.)
Equipment Description	Equipment Location	Equipment to be used for		

Additional Financing

Yes, I am interested in additional financing.
 \$25,000
 \$50,000
 \$100,000
 \$_____

How did you hear about us?
 Previous Client
 Web Search
 Phone
 Referred by: _____
 Mailing
 Advertisement
 Other: _____

Application and Assessment Fee– Minimum of \$195.00. This fee is non-refundable and is used to cover the costs associated with the complete financial review and assessment process. Please see reverse side for guidelines on how credit may affect your cost of capital. For transactions greater than \$100,000 additional fees may apply. These fees are non-refundable. We reserve the right to charge additional fees for the processing of your application.

I certify that all information above is accurate and complete and authorize The Wirt-Rivette Group and/or it's assignees to obtain financial reports from any lending institution or credit reporting bureau at any time. In the event all parties signing this agreement are in different locations, or use electronic devices to transmit signatures (e.g. fax machines or computers), all of the separate pieces will be considered part of the same agreement.

Authorized Signer _____ Title _____ Date _____

Authorized Signer _____ Title _____ Date _____



WRG Programs & Services

- ◆ 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 Other Leasing Companies, Vendors, Realtors[®], etc.)

- ◆ Financial Analysis and Consultation

- ◆ Strategic Development Consultation

- ◆ Short Term Business Loans

- ◆ Purchase Order Financing

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