



Developer 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 Wirt Financial & Leasing Services (Wirt).

We simply ask that you *Consider Wirt*.

- **Wirt Background Information-** Wirt has been helping businesses grow and expand since 1985. We look forward to helping you and your clients' business to grow and expand in 2010 and beyond!
- **Wirt Programs-** Wirt 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. We are open to new and exciting ways to close more transactions for you and your clients.
- **Companies Who Have Worked with Wirt-** Wirt 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 Wirt!
- **Wirt Commercial Property Programs-** Wirt's commercial property programs provide up to 100% financing. Wirt 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.
- **Wirt Residential Financing Programs-** Wirt's residential financing programs help people save their homes. Wirt offers programs to help clients facing foreclosure, as well as those with challenged credit.
- **Development Program Overview-** Wirt is a very knowledgeable, friendly, and efficient company to work with. You can begin working with Wirt today. Fill out an application or call **800.777.WIRT (9478)**.

Consider Wirt

800.777.WIRT (9478)



Consider Wirt

Wirt Background

- ◆ Founded in 1985
- ◆ Michigan based: Bay City, Boyne City, Traverse 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

Growth & Opportunity

- ◆ Strong relationships between both organizations can provide-referrals, client satisfaction and an extended service portfolio.
- ◆ Competitive environment, partnership opportunities and discussions
- ◆ Strategic alliances and synergy

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 will lease again
- ◆ **8 out of 10** U.S. companies lease and finance all or some of their equipment.





Programs & Services

- ◆ **Equipment Leases**
 - * Special Rate Leases (Benefit from leases with initial rates lower than banks)
 - * Sale Leaseback Leases (Refinancing)
 - * Municipal Leases
- ◆ **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**



Companies That Have Worked With Wirt

Commercial Property Lease Financing

<p>Montessori School</p> <p>Real Estate: Equity Builder™ Program</p> <p>\$360,000</p>	<p>Distribution Facility</p> <p>Real Estate: Equity Builder™ Program</p> <p>\$4,000,000</p>	<p>Multi-Use Facility</p> <p>Real Estate: Lease Purchase</p> <p>\$3,000,000</p>
	<p>Flower Shop</p> <p>Real Estate: Equity Builder™ Program</p> <p>\$94,000</p>	

Equipment Lease 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>

Wirt Financial & Leasing Services
909 Washington Ave.
Bay City, MI 48708

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Fax 989.892.8151

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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

Benefits for Developers:

- 1) Get More Projects Completed
- 2) Value Added Programs to Offer Clients



Commercial Property Programs

Wirt Financial & Leasing Services can provide up to 100% financing on commercial real estate.



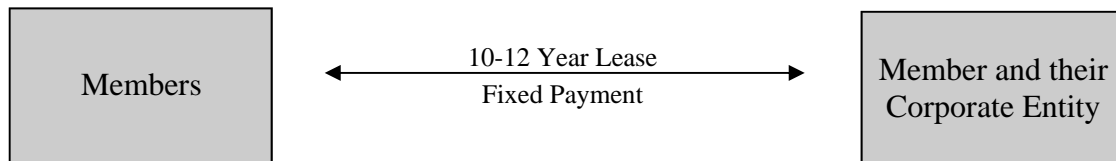
Equity Builder™ Program: This program provides up to 100% financing on commercial real estate. You can purchase a new building or build new.

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

Wirt Financial & Leasing Services and Participating Member (PM's) will form a joint venture LLC and purchase a commercial building or finance a property purchase and building construction.

Wirt Financial & Leasing Services/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 Wirt 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 Wirt” and Own Your Building with No Money Down



Why pay rent when you can own?

Equity Builder™: Up to 100% Financing

Wirt 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, Wirt 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

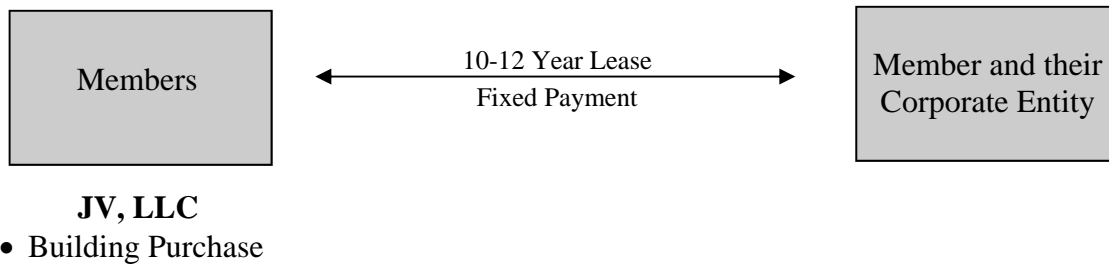
Equity Builder™ Commercial Purchase

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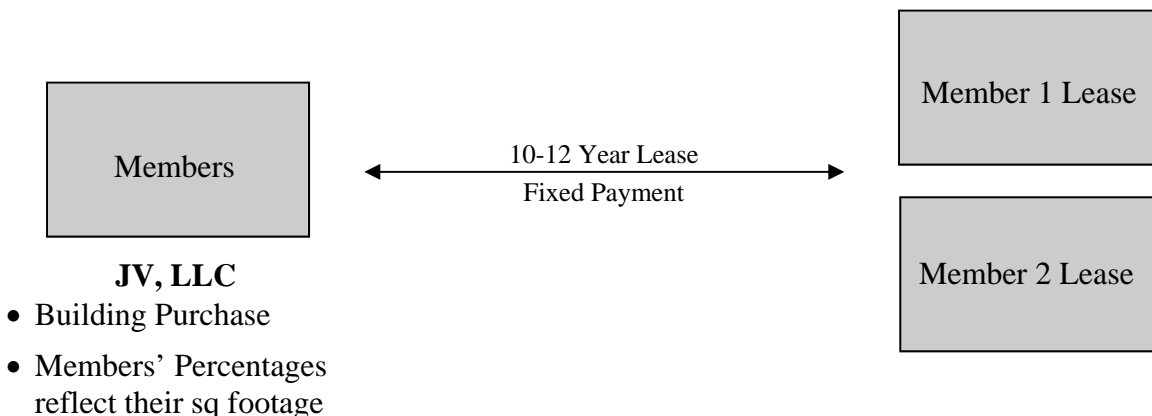


Equity Builder™ Commercial Purchase

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

Wirt 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.



Wirt Financial & Leasing Services (Wirt) Equity Builder™ Scenarios and Options

Wirt 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
- Wirt 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 Wirt portion of the LLC

JV, LLC

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

Financial and Personal Information Required to Begin the Process

- | Current Business | Personal Information | Transaction Framework |
|--|--|---|
| <ul style="list-style-type: none"> • 3 years of corporate tax returns • Current YTD P&L • The business is usually profitable and/or has a positive business plan and financials/cash flow • Details on the appreciation value of the property and the regional economic outlook • Copy of business plan if new business • Bank and vendor references | <ul style="list-style-type: none"> • 3 years of personal tax returns • Current personal financial statement • Pledge of net assets; property, homes, stocks, bonds, life insurance etc. (as required) • Co-signors: if required-current personal financial statement, pledge of net assets-same as above • Completed credit application and credit review | <ul style="list-style-type: none"> • Term: the term framework for these transactions is usually 10-12 years. 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. • The Equity Builder™ can also be used to support projects where the bank is providing the majority of financing. The program can be used to finance the down payment. • Documents and Legal: A fee letter, commitment letter, environmental study, appraisal and a building lease are key documents that will be provided and required. |



Healthcare Development Projects

Wirt has provided financing and development planning for various healthcare- medical offices and clinics.



General Practice Clinic (Before)



Outpatient Radiology Clinic (After)



Primary Care Condo Office

The **Equity Builder™ Program** allows health care professionals the following advantages:

- **No Money Down**
- Wirt and client(s) form an LLC that owns the building for a fixed term (10-12 years).
- The LLC leases the building to the client's business.
- At end of the initial lease term, the LLC member owns the building based on their sharing ratios
- No money down from client. Maintain the integrity of investment portfolios and lines of credit.
- Client can buy Wirt out any time after 36 months. (Based on dual appraisals and mutual agreement)
- Custom options also available.

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Healthcare Development Projects

In addition to financing and development of health care—medical offices and clinics, Wirt provides integrated leasing and financing for all other equipment and furnishings for the facility.



Exam Rooms and Medical Equipment



Office Furnishings

Other Leasing Opportunities:

- Building software
- Office equipment and phone systems
- Sale Leaseback

Benefits of Leasing:

- Working Capital Availability
- 100% Financing
- Tax Advantages
- Cash Flow Benefits

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Development Project Examples

Outpatient Radiology Clinic: 48,000 sq. ft.



Before



After

Multi-Specialty Medical Condo Building: 30,000 sq. ft.



Wirt Financial & Leasing Services has formed business partnerships and designed real estate finance and leasing programs that have resulted in a variety of development projects.

Specific examples include:

North Renaissance Development, LLC Automotive Clients	BayPon Academy Leasing, LLC Charter Schools
Ford Lilly Group, LLC Shopping Mall and Retail Development	Wilder Place Investments Healthcare Park Development
Blue Group Investors Healthcare and Office Development	5300 Mackinaw Road Technology Park

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Residential Financing

Helping People—Saving Homes

Wirt Financial & Leasing Services 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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