



Commercial REALTOR[®] 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.

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

- **The Wirt-Rivette Group Background Information-** We have been helping businesses grow and expand since 1985. We look forward to helping you and your clients' business to grow and expand in 2011 and beyond!
- **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. We are open to new and exciting ways to close more transactions for you and your clients.
- **Companies Who Have Worked with The Wirt-Rivette Group-** We have 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 The Wirt-Rivette Group!
- **Commercial Property Programs-** The Wirt-Rivette Group's commercial property programs provide up to 100% financing. We offer 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.
- **Residential Financing Programs-** Our residential financing programs help people save their homes. We offer programs to help clients facing foreclosure, as well as those with challenged credit.
- **Program Overview-** The Wirt-Rivette Group is a very knowledgeable, friendly, and efficient company to work with. You can begin working with us today, simply call or email us 8000.777.9478 or ssakon@wirtrivettegroup.com.

The Wirt-Rivette Group

3520 Davenport Ave. Saginaw, MI 48602 ♦ 800.777.9478 ♦ Fax 989.892.8151 ♦ www.wirtrivettegroup.com



Consider 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

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.

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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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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

Benefits for Commercial REALTORS[®]:

- 1) **CLOSE MORE DEALS!**
- 2) Provide Additional Financing Alternatives for Your Clients

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Commercial Property Programs

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



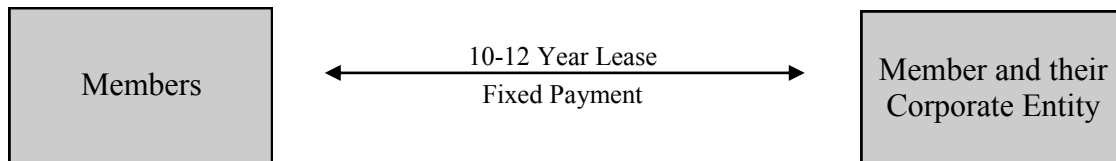
Equity Builder™ Program: This program provides up to 100% financing on commercial real estate. You can purchase a new building or build new.

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

The Wirt-Rivette Group 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 Wirt-Rivette Group/Steve Wirt & Clarence Rivette 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 The Wirt-Rivette Group 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%

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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

The Wirt-Rivette Group 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, The Wirt-Rivette Group 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

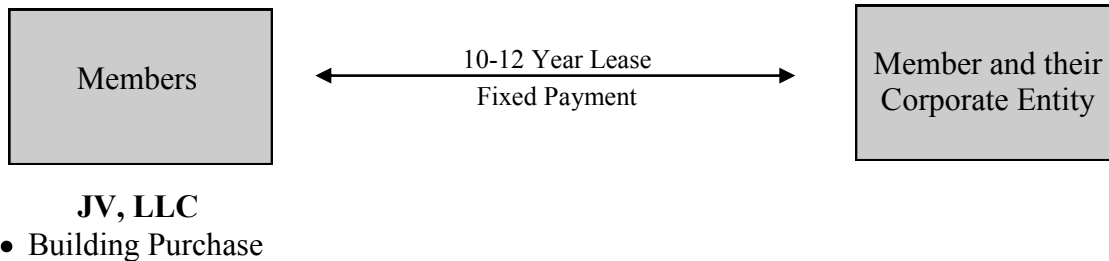
Equity Builder™ Commercial Purchase

Scenario: LLC Member and The Wirt-Rivette Group (WRG) Purchase the Building

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 & Clarence Rivette 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.

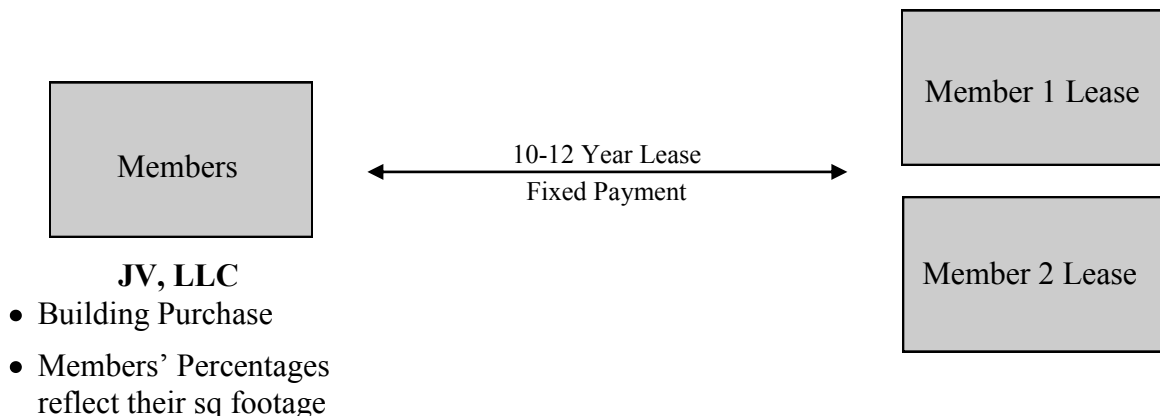


Equity Builder™ Commercial Purchase

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

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

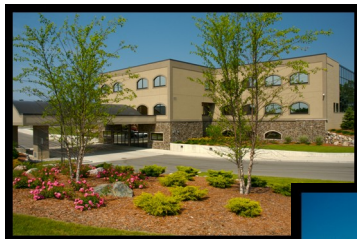
If you are an owner of a building and want to **sell it today**, the Equity Builder™ Program can help you do that. The program provides a future opportunity to benefit from today's sale through **equity** in the LLC used to purchase your building.

For Example:

- Building listed at \$600,000
- Wirt Joint Venture, LLC offers \$475,000
- Seller and WRG 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%
- Wirt _____%
- Seller _____%



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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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Commercial REALTOR® Program Overview

Transactions: The Wirt-Rivette Group works with REALTOR® partners on a variety of transaction types to include:

- Commercial Property Financing
- Equipment Financing
- Accounts Receivable Financing

Transaction Size: Minimum \$3,000

Financial Information: The Wirt-Rivette Group requires full financial disclosure for all transactions submitted.

Fees: Negotiated between The Wirt-Rivette Group and Realtor®.

Working with The Wirt-Rivette Group will provide you with fast, timely and efficient service to help you “get the deal done”.

Frequently Asked Questions

How do I begin working with Wirt? You can begin working with The Wirt-Rivette Group today! We are very flexible and are ready to review deals with you when you are. We can provide you with any of our necessary marketing material right away.

Can you provide me with training on your programs and services? We believe that old fashioned face-to-face interaction is best. We look forward to working with REALTORS® and offering training on our programs. This allows us to interact on a more personal level with our REALTOR® contacts 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. Commercial property transactions close within 30-60 days.

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

Do you preserve my relationship with the lessee? The Wirt-Rivette Group 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.

Please do not hesitate to contact us if you have any other questions or would like additional information on our Commercial REALTOR® program.

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