

Energy Lease Financing Programs



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We have prepared this packet of information for you to use as a quick reference guide on how you can benefit by working with Green Earth Financial (GEF).

We simply ask that you *Consider Green Earth Financial.*

- **Leasing Overview**– GEF specializes in providing unique lease financing programs for businesses, vendors, suppliers and manufacturers involved in the energy conservation or alternative energy sector. GEF is an Affiliate of Wirt Financial and Leasing Services.
- **Programs & Services**– GEF provides a variety of financing programs to suit a variety of business needs. We provide financing programs for various types of equipment and systems for the energy sector, as well as commercial properties.
- **Lease Financing Programs**- Special Rate, Sale Leaseback and Custom.
- **Commercial Property Programs**– GEF’s commercial property programs provide up to 100% financing. GEF 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.
- **Coupon**- Receive \$95.00 off your next lease transaction by submitting the enclosed coupon or by visiting our website, **www.WIRTLEASING.com** and printing our lease coupon.
- **Application**– GEF is a very knowledgeable, friendly, and efficient company to work with. You can begin working with GEF today. Fill out an application or call Wirt Financial & Leasing Services at 800.777.9478.

*Green Earth Financial, LLC is an Affiliate of
Wirt Financial & Leasing Services.*



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Wirt Financial & Leasing Services
909 Washington Ave.
Bay City, MI 48708
989.892.0658 Fax 989.892.8151
www.WIRTLEASING.com



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Conserving Capital is the New GREEN!

Green Earth Financial (GEF)
can help your business go GREEN!

Lease Financing supports a company's ability to immediately achieve the benefits of energy conservation and provides a means to achieve their Return On Investments without utilizing current capital.



Leasing Programs can include all aspects of the energy audit/conservation recommendations or only selected components such as the lighting systems.



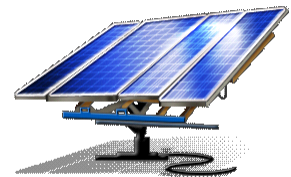
Five Simple Steps:

1. Energy Audit (**Vendor**)
2. Conservation Proposal (**Vendor**)
3. Lease Finance Proposal (**GEF**)
4. Credit Review & Acceptance (**GEF**)
5. Installation of Energy Conservation Systems (**Vendor**)



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Leasing Overview



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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.

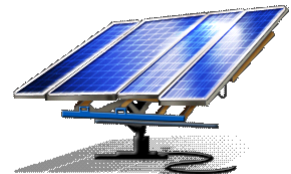
Benefits of Leasing

- ⇒ Up to 100% Financing
- ⇒ Tax Advantages
- ⇒ Working Capital Availability
- ⇒ Maintains Borrowing Capacity



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Programs & Services



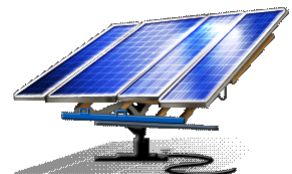
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- ⇒ Equipment Leases
 - * Special Rate Leases (Benefit from leases with initial rates lower than banks)
 - * Sale Leaseback Leases (Refinancing)
 - * Municipal Leases
 - * Custom Equipment Leases
- ⇒ Commercial Property Programs: Up to 100% Financing
 - * Equity Builder™
 - * Sale Leaseback
 - * Lease Purchase
- ⇒ 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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Equipment Lease Financing Programs



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- **Special Rate Leases:** GEF's **Special Rate Program** helps clients to enhance their existing relationship with their bank. GEF works with the clients' bank to offer them 2-4% below the banks approved rate. This allows clients to maintain their relationship with their bank, achieve a lower monthly payment and receive all the benefits associated with leasing.
- **Sale Leaseback Leases:** GEF's **Sale Leaseback Program** allows clients the opportunity to leverage the equity they hold in their existing assets in order to acquire working capital to grow and expand their business. This program can be used for both equipment and commercial property.
- **Municipal Leasing:** GEF can provide municipalities with leasing programs to help meet their financing requirements.
- **Custom Equipment Leases:** GEF's **Custom Leasing Program** is *simple*. The client decides what type of equipment they would like to lease and locates the vendor of their choice. They then contact GEF and begin the approval process, GEF has a one page lease application for clients to complete. GEF may also ask to review the clients personal and business taxes for the last few years as well as a current personal financial statement. In some cases additional information may be required. Once GEF receives all of the necessary information GEF can normally provide a credit decision within 48 hours.

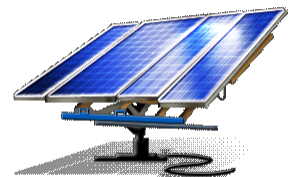
GEF also works directly with equipment vendors to provide their clients with leasing options. GEF can provide joint marketing materials to vendors to help them increase their sales.

GEF also provides *preferred* vendors the opportunity to form a joint venture leasing company with GEF. This allows the vendor the opportunity to offer leasing as an extension of their existing brand.



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Commercial Property Lease Financing Programs



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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?

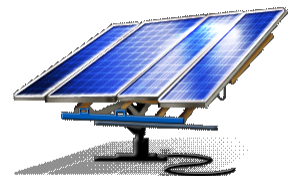
Benefits for Clients:

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



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Commercial Property Lease Financing Programs

Green Earth Financial can provide up to 100% financing on commercial properties.



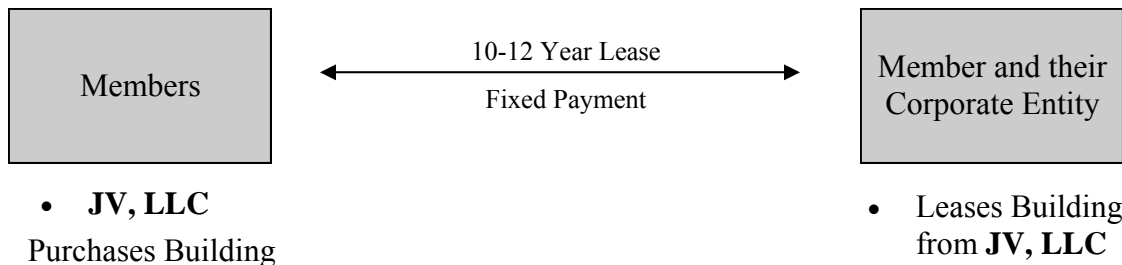
Equity Builder™ Program: This program provides up to 100% financing on commercial properties. It can also be used to finance the down payment to the client's bank. This can be used for existing buildings or to build new.

- **Equity Builder™ Commercial Purchase**

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

GEF/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.



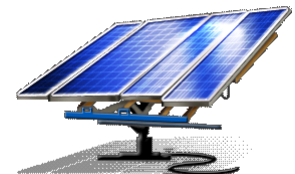
Sale Leaseback: This program allows clients to leverage their existing property to acquire capital to grow and expand their business. With the Sale Leaseback Program there is a negotiated buyout at the end. Once the buyout is paid, the client then owns the building. This can be used for real estate,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

Lease Purchase: With this program, GEF 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. Up to 100% financing may be available.



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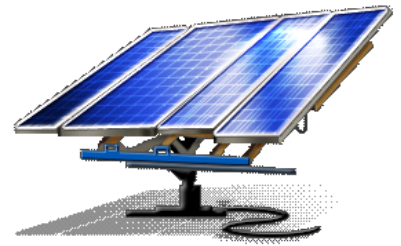
Special Offer

\$95.00* OFF
Your Next Lease
Transaction With
Green Earth Financial

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Leasing Services
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- *This coupon expires on 12/31/2010. Cannot be combined with other offers.
- *Subject to change and to credit approval by Wirt Financial & Leasing Services.
- *Applies to a lease transaction of \$5,000 or more.
- *Applies to the lease application and assessment fee.



Equipment Leasing, Real Estate Financing, and Much More!
Consider Green Earth Financial!

Lease Application



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

Date:

Referred By:

Lessee 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#		

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
 \$ _____

Lease Application and Assessment Fee– Minimum of \$195.00. This fee is non-refundable.

Lease Commitment Fee– For leases greater than \$100,000 additional fees may apply. Following approval 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 Green Earth Financial, LLC, 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



Laitner Brush Company, Inc.

1561 Laitner Drive
Traverse City, Michigan 49686

1/29/2010

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

To Whom It May Concern:

We recently worked with Wirt Financial & Leasing Services 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 Wirt's lease financing programs. We did and were very pleased with the results.

Sincerely,



John Kolarevic, President
Laitner Brush Company

Keeping America Clean Since 1855

(231) 929-3300 • Fax (231) 929-7219 • www.laitner.com • sales@laitner.com