

# EQUIPMENT LEASING & FINANCING

*with First Star Capital & Allegiant Partners*



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**Allegiant ★ Partners**

# Allegiant Partners and First Star Capital want your secured loans and leases that you cannot do.

If a current bank customer or prospect applies for an equipment loan or equipment lease we would like to be a secondary source of funding. If you are not currently offering a financing alternative to these good banking customers you may run the risk of having them move the banking / deposit business elsewhere – to a competitor.

Just because their application for credit was not approved does not mean that their businesses are not viable. By working with Allegiant & First Star you ensure that the bank customer is in good hands and not motivated to consider another competing banking relationship.

- Don't let good bank customers / non qualifying applicants turn to competitors
- Provide a value-added service to your clients
- Generate non-recourse fee income

By partnering with Allegiant & First Star your bank clients have access to a comprehensive spectrum of funding options.

We routinely provide funding for equipment acquisitions, purchases and replacements nationally to a wide variety of industries. Some specific situations that we would be interested in are:

- Young businesses or expansions (well capitalized with good credit / relevant experience)
- Extra equipment for your SBA customers
- Leveraged businesses with otherwise good credit / strong cash flow
- Businesses that are losing money but otherwise good credit / strong balance sheet
- Private party sale transactions (user to user sales)
- Unusual situations / Non-traditional equipment
- Unfavorable / challenging industries

Allegiant and First Star are locally owned and operated with over \$30mm in assets.



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# Why Allegiant Partners & First Star Capital?

We are an employee owned growing leasing company / equipment lessor that was founded in 1998. Both firms are known within the industry for professionalism and integrity. We have deep management teams that are experienced, committed and focused.

- Fully audited by ECS Financial Services (specialists in lessor accounting)
- Sophisticated state of the art front end system for efficient screening / processing
- Full service customer billing and collecting
- Over \$30mm in assets and \$5.3mm in annual revenue
- Active within the national industry associations such as:
  - ELFA – Equipment Leasing & Finance Association
  - NEFA (formerly UAEL) – National Equipment Finance Association
  - NAELB – National Association of Equipment Leasing Brokers (as a funding source)

Allegiant Partners is a 3rd party funding source in the equipment financing industry. Allegiant bills and collects its own portfolio of leases and loans and holds all transactions to full term.

- Wide transaction size from \$10,000 - \$2,000,000
- Almost all types of equipment accepted including:
  - Used equipment with no age restrictions
  - Private party sales
  - Foreign vendors
  - High risk / rapid obsolescence equipment
  - Non-desirable collateral such as software and low resale value equipment
- Variety of transaction types available such as:
  - Direct finance leases, true / operating leases, equipment finance agreements, re-financing, sale lease-backs, etc.
- All types of industries – we have provided funding to hundreds of different industry segments

First Star Capital is a direct marketing / self originating equipment lessor. Allegiant acquired First Star in July 2008 to expand and complement their lines of business. First Star funds its transactions with a wide variety of 3rd party funding sources of which Allegiant is one. This diverse mix of funding options allows a wide variety of approvals.

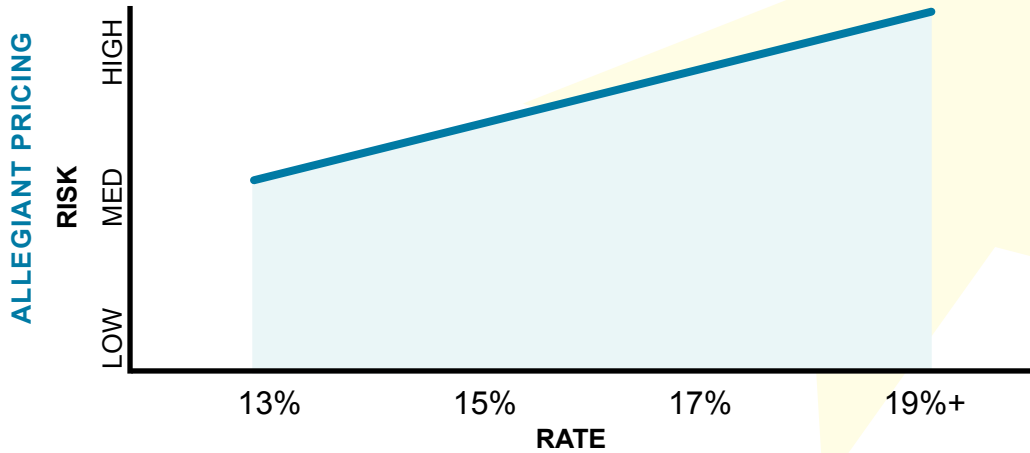
- We service nearly all credit types – from investment grade to high risk
- Nothing is too big or too complex
- Streamlined application only approvals for transactions up to \$75K
- The entire team is known for being harder working and more motivated than competitors
- Every team member is a highly trained professional

# Industries Served

Allegiant Partners and First Star Capital are proven national leaders in equipment financing. We have satisfied clients from a variety of industries. Please refer to the following information on some of the key sectors which we have been involved with:

- Agriculture
- Analytical & Labs
- Audio Production
- Automotive
- Beauty (Medspa & Aesthetic)
- Biodiesel
- Bowling Centers
- Chiropractors
- Churches
- Collections
- Communications & Phone Systems
- Computers & Software
- Construction
- Direct Mail & Lettershop
- Document Shredding
- Dry Cleaning and Laundry
- Engraving
- Environmental
- Film Production
- Food Processing
- Gas Stations
- Glass Manufacturing
- Graphic Arts
- Hotels
- Land Surveying
- Landscaping
- Machine Tools
- Marinas
- Material Handling
- Medical & Dental
- Metalworking
- Municipalities
- Non-profit
- Office Equipment & Furniture
- Packaging
- Photography
- Pharmaceuticals & Supplements
- Restaurants
- Solar
- Towing
- Veterinarian
- Video Games
- Waste Management
- Woodworking

# Pricing / Rate Structure



**13%**

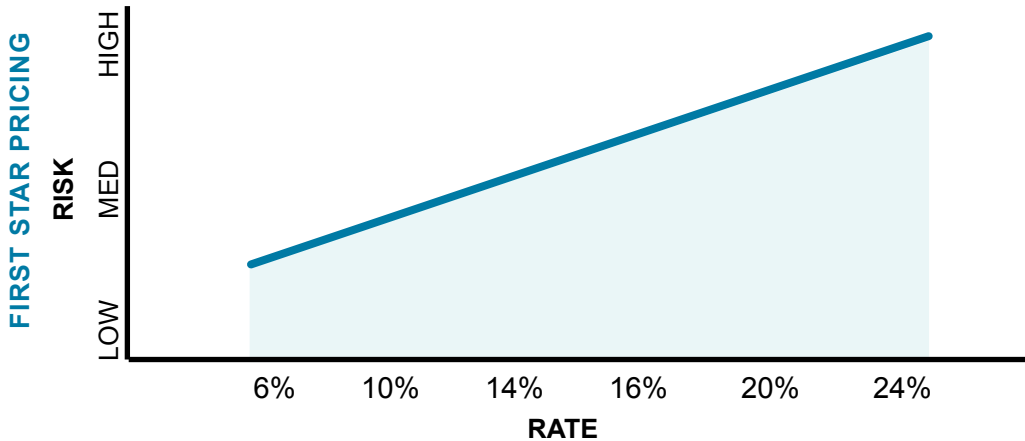
Well Capitalized  
Multiple Guarantors  
Strong Business but  
some "glitch" makes  
it Allegiant deal  
Large Transaction

**15%**

Some Weakness  
Newer Business  
Smaller  
Transaction

**17%+**

Relying Heavily  
on Collateral  
Start Up  
Weaker Payment History  
Small Transaction



**6% - 9%**

Investment grade or  
near investment grade  
companies, larger dollar  
amounts (over \$500K),  
middle market  
companies, etc.

**10% - 14%**

Inconsistent financial  
results, limited or incomplete  
credit / financial package,  
smaller companies, smaller  
dollar amounts (under  
\$100K), etc.

**16% - 25%**

Young companies, new  
ownership of existing  
businesses, challenging credit  
profile, undesirable industry,  
high risk equipment, soft  
collateral, etc.

# Industry Leading Technology

**First Star Capital is proud to announce that we have teamed with a state-of-the-art interface system, Vision Commerce.**

First Star Capital utilizes a state of the art work flow management system for our front end interface and decisioning processes. We selected the Vision Commerce flagship lease origination system because of its flexibility, configurability and adaptability in marketing and co-branding capabilities. Through our cutting edge technology platform we can quickly and economically deploy solutions that meet the individual requirements of manufacturers, distributors, resellers and vendor partners nationwide. We understand that each relationship is different, and our front end origination system can adapt to changing business rules. Simply stated:

*“Our technology does not get in the way of your business.”*

With First Star's cutting edge Vision system our partners can take advantage of online credit applications and comprehensively manage the entire lease process remotely. Our product is differentiated from the rest by its flexibility, configurability and adaptability in marketing and co-branding capabilities.

Standard capabilities that can be offered to our vendor partners include:

- Private label web sites integrated with an existing site. The system even allows for tiered or cascading sites so that your company can also appear to provide custom programs down through your own channels.
- Secure e-commerce capabilities – through a branded or generic login page users can access capabilities including pricing, proposals, quotes, credit application and lease document generation. Real-time status is available for applications and quotes.

## Security

To ensure a secure connection that encrypts and protects the user's information while it is transferred through the Internet, First Star Capital utilizes a 128 bit Secure Socket Layer (SSL) security certificates with a 1024 bit key. Our SSL implementation is standard for conducting financial and personal transactions over the Internet.

First Star has selected the Savvis Hosting Facility in St. Louis to co-locate its servers. Savvis enjoys the reputation as the “The Network that Powers Wall Street” with more than 4,700 financial institutions -- including 75 of the top 100 worldwide banks and 45 of the Top 50 brokerage firms. Savvis St. Louis Data Center offers premier capabilities with the highest level of security, and redundancy with a guaranteed uptime of 99.9%. Redundant servers are employed to allow for quick system recovery in case of catastrophic failure, and an emergency backup site is available at all times.

# Relevant documents located on the First Star Capital web site

In the side navigation on our web site, we have a section titled "Documents." Within this page, you will find all the forms you will need for applying with First Star Capital. Or, you can visit:

[www.FirstStarCapital.com/documents.html](http://www.FirstStarCapital.com/documents.html)

The screenshot shows a web browser window with the address bar displaying "http://firststarcapital.com/documents.html". The page features the First Star Capital logo on the left, which includes a compass rose and the text "FIRST STAR CAPITAL". To the right of the logo, contact information is provided: "PHONE: 800-604-4817" and "FAX: 925-262-8244", along with a "APPLY NOW" button featuring a star icon. The main content area is titled "DOCUMENTS" and includes an introductory paragraph: "Some First Star Capital funding programs may require the completion and submission of one or more of the forms below. If requested by your First Star Capital representative, please complete the appropriate form below. Completed forms can be submitted to our office via fax or e-mail depending on what is more convenient for you." Below this, a "Documentation checklist" section lists several forms with brief descriptions: "Credit application - .pdf editable form", "Credit Application for Gas Stations - .pdf editable form", "Credit release authorization - .pdf editable form", "Business debt schedule - .pdf editable form", and "Facilities list - .pdf editable form". A vertical navigation menu on the left side of the page lists various site sections: HOME, ABOUT, LEASE VS. BUY, BENEFITS OF LEASING, PROGRAMS, PAYMENT CALCULATOR, INDUSTRIES SERVED, EVR/ISD UPGRADE, SECTION 179 INFO, EQUIPMENT VENDORS, EQUIPMENT FOR SALE, GET INFORMED, FAQs, CPAS & BANKERS, TESTIMONIALS, and REFERRAL PROGRAM. At the bottom of this menu, the "DOCUMENTS" section is highlighted with a star icon.