

# Commercial Capital Finance Group



Commercial Capital Finance Group is a full service secured lending institution based in Southern California. We excel in situations that require extraordinary level of service, a high level of creativity, flexibility, insight and speed.

We have the flexibility to deliver a full array of financing solutions designed to serve your specific needs. As those needs evolve, you can count on our creativity to help successfully meet your next set of opportunities and challenges.

Commercial Capital offers "Project" financing packages incorporating your primary equipment and peripheral support equipment into a turnkey financing solution. We understand there is much more to acquiring an editing system or CNC router than just the machine itself.

Commercial Capital offers solutions to include shipping, installation, warranties, and/or service contracts, software, etc. Financing does not come in a box or adhere to a specific "shape" or "style." Every customer profile is different, and we adjust accordingly to insure the best possible product, and most importantly service.



Contact Brian Wink today for more information:  
18340 Yorba Linda Boulevard  
Suite 107-116  
Yorba Linda, CA 92886

Office: 714.701.9255  
Fax: 866.877.9795  
Mobile: 714.313.0129

Email: [bwink@cc-fg.com](mailto:bwink@cc-fg.com)  
Web: [cc-fg.com](http://cc-fg.com)

## What can Commercial Capital do for you with the completion of a single form? How does \$250,000.00 sound?

With the completion of a single form customers can obtain up to \$250,000.00 in financing without providing ANY additional financial information. Products offered under this program include:

- Capital leases with \$1.00 Purchase Agreement.
- Loan / Security Agreement.
- Fair Market Value Leases.
- Purchase Upon Termination (PUT) Leases.
- Terms from 24 to 72 months.

### Decision Matrix

	Fair Market Value Lease	10% Purchase Option Lease	\$1 Purchase Option Lease
<b>Technology strategy</b>	Our company demands the latest technology and wants the option to get new equipment every two or three years.	Our company needs the option to replace the equipment every couple of years, but we are concerned about the end-of-term price if we choose to purchase the equipment.	Our company chooses to own the equipment, take advantage of the depreciation, and make low monthly payments.
<b>End-of-term options</b>	<ul style="list-style-type: none"> <li>▪ Return all the equipment to Lessor and upgrade to the latest technology.</li> <li>▪ Purchase the equipment at its then current fair market value.</li> <li>▪ Extend the lease at a negotiated rate.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Return all the equipment to Lessor and upgrade to the latest technology.</li> <li>▪ Purchase the equipment at 10% of the original equipment cost.</li> <li>▪ Extend the lease at a negotiated rate.</li> </ul>	After all the payments are made, title to the equipment is yours for \$1.
<b>Tax advantages</b>	The monthly lease payments may be fully deductible as an expense. Consult your financial or tax advisor.	Generally, the equipment will qualify for standard depreciation as allowed by the Internal Revenue Service. Consult your financial or tax advisor.	Generally, the equipment will qualify for standard depreciation as allowed by the Internal Revenue Service. Consult your financial or tax advisor.

## Own your equipment and preserve your cash

### \$1 Purchase Option Lease

With this lease option, your business retains the right to own the equipment at the end of the lease while managing cash flow and maintaining credit lines for essential expenses.

The \$1 Purchase Option lease offers other benefits. You can wrap multiple vendor products such as software, services and training into a monthly payment.

We provide financial solutions tailored to help you manage your technology and create a refresh plan that meets your needs. The \$1 Purchase Option lease is just one of several options designed to address the unique opportunities and challenges you face in an ever changing economy. Commercial Capital has an ideal way to keep your business ahead of the curve.

Call Commercial Capital Finance Group to learn more about how leasing can work to your advantage. 1-714-701-9255



## A great solution for keeping your options open

### 10% Purchase Option Lease

Keep your technology current, keep your monthly payments affordable and keep open the option to purchase your equipment - all with the Commercial Capital 10% Purchase Option lease.

This lease is ideal for companies that want to keep their technology current and need to keep their monthly payments manageable. It's for businesses that don't want to make an ownership decision at the start of the lease, but want to know the future purchase price from the outset, in case they decide to exercise their purchase option.

We provide financial solutions tailored to help you manage your technology and create a refresh plan that meets your needs. The 10% Purchase Option lease is just one of several options designed to address the unique opportunities and challenges you face in an ever changing economy. Commercial Capital has an ideal way to keep your business ahead of the curve.

Call Commercial Capital Finance Group to learn more about how leasing can work to your advantage. 1-714-701-9255



## Maximum flexibility to manage your technology

### Fair Market Value Lease

In today's ever-evolving business climate, the Fair Market Value lease gives you the lowest monthly payment while providing the maximum flexibility at the end of the lease term.

As technological innovation continues at a rapid pace, your ability to manage technology assets is key. New equipment helps increase productivity, keeping you ahead of your competition. The Fair Market Value lease provides for low monthly payments and the widest range of end of term options to accommodate your ever-changing needs.

The Fair Market Value lease is ideal for companies in need of the latest technology available and who refresh or upgrade every 12, 24 or 36 months. Monthly payments are generally lower than traditional bank loans or leases with pre-determined, fixed end of term purchase options.

We provide financial solutions tailored to help you manage your technology and create a refresh plan that meets your needs to keep your business ahead of the curve.



Call Commercial Capital Finance Group to learn more about how leasing can work to your advantage. 1-714-701-9255

Pick up any leasing company's brochure, read any lease marketing books, visit any leasing company's web site and you are likely to find, in one form or another, "why leasing your equipment is much better than financing it through your bank." The reality is that each business is unique and the answer to "should I lease or finance it at my bank" is..... maybe. It depends upon your business, the current economic condition of your business and which bank you bank with.

**RATES - CCFG** offers the most competitive rates you will find from ANY lending institution, bank or leasing company.

**SOFT COSTS** - Bank financing will generally not permit you to finance soft costs associated with equipment purchases. These costs may include tax, shipping, installation, training, service contracts and in some cases software. Leases will normally include all or some of these costs.

**DOWN PAYMENTS** - Bank financing normally requires a down payment of between 10% to 25% of the equipment cost (which may not include soft costs mentioned above). Lease financing will generally require the first and the last rentals in advance. This would be approximately 4.5% to 7.5% of the equipment cost.

**COMPENSATING BALANCES** - Banks frequently require that customers maintain compensating balances in order to qualify for their low rates. This not only provides the bank with an inflated rate (which you can not deduct as an operating expense) but ties up your most precious asset..... Cash.

**FIXED - FLOATING RATE STRUCTURE** - Banks would much rather lend on a floating rate basis rather than a fixed rate basis. This transfers the risk of interest rate fluctuations from the bank to you.

**RESTRICTIVE COVENANTS** - Bank loans of any nature generally contain restrictive covenants. These can include a requirement that your business maintain certain minimum financial ratios, a requirement that you obtain their permission to borrow or lease in the future, a prohibition from future borrowing completely, or a restriction as to who you may borrow from or how you may borrow in the future. It isn't uncommon for lending agreements to also contain a call provision. This can allow your bank to demand that you pay off your loan if your business isn't doing as well as the bank thinks it should, if the bank is sold, if they decide that they no longer wish to support your industry segment or if they simply wish to lend the money to someone else. Equipment leases do not contain such clauses.

**FIXED TERM CONTRACTS** - Banks would prefer to lend to you on a revolving basis rather than a fixed term basis. This is very good for the bank and potentially very bad for the borrower. If you borrow on this basis or if your loan can be called or if your loan has to be renewed annually it must be accounted for and therefore reported on your financial statements as though it were a CURRENT LIABILITY rather than a LONG TERM DEBT. This can have a disastrous impact on how your balance sheet is interpreted by creditors, suppliers and your customers. If a lease is structured properly it may not be necessary to report it on your financial statements at all.

**BLANKET LIEN** - Banks will very often file a blanket lien when doing any sort of business financing. This essentially gives them a lien on all your business assets and puts that fact on Public Record. Most leasing companies file a UCC-1 financing statement which simply identifies the specific asset(s) being leased as being the property of the lessor.

**SIMPLICITY** - Due in part to the increased regulation and in part to the traditionally conservative nature of banks, a complete financial presentation is usually required to obtain any sort of financing. A lease with CCFG offers up to \$150,000.00 in equipment financing with a single form application.

**AVAILABILITY** - Banks will generally establish a maximum borrowing limit for their customers that borrow. All lending that the bank does with that customer or it's principals will apply to that lending limit and therefore reduce the availability of future borrowing. While leasing companies establish a similar limit, it is in addition to bank borrowing and tends to increase the amount a business can borrow.

Perhaps the most important reason to consider leasing as an alternative to borrowing from your bank is the ever-present unexpected event. Bank borrowing is an excellent business tool and should be cultivated and preserved. At least a portion of your availability should be held in reserve for the unexpected expense or opportunity. If you use it up it may not be available when it's really needed.

**Flexibility Of Structure** - deferred rental payments, seasonal rental payments, balloon payments, quarterly rental payments unequal periodic rental payments, periodic rental payments that begin low and increase throughout the lease term, and periodic rental payments which begin high and decrease throughout the lease term.

**Small Initial Cash Outlay** - equipment leases generally do not require a down payment as is the case with most loans. The cash that is required at inception of an equipment lease is generally applied to periodic rental payments.

**Rent Expense** - provided the lease is structured properly you may deduct the entire rental payment as a current operating expense for financial reporting and for income tax purposes.

**Warranty Pass Through** - although the lessor is the owner of the asset you have the full benefit of all manufacturer's and seller's warranties and guaranties.

**Expanded Credit Availability** - provided the lease is structured properly, the 'lease debt' will not be listed as a liability on your financial statements and consequently may allow you to preserve your borrowing availability with your bank and other creditors. This will also result in improved debt-to-equity and earnings-to-fixed assets ratios.

**Avoidance Of Financial Restrictions** - many loan agreements and credit line agreements significantly restrict additional borrowing or financing. In some instances, a borrower must obtain the permission of an existing lender to do business with another. Equipment leasing, as a rule, does not have these types of restrictions.

**Clarity Of Specific Uniform Commercial Code Filings** - many banks and commercial finance companies that finance capital equipment acquisitions will file an "all encompassing" financing statement with the Secretary of State in the state where the asset is located and in the state where the business is registered. Generally, these filings which are part of the Public Record are very broad and may convey to the bank or other commercial lender an "interest" in any and all of the other assets of the business. Leasing companies also file financing statements with the same agencies, however, these statements are generally very specific with regard to the asset being financed and are done for information purposes only.

**Simplified Credit Process** - an equipment lease is generally easier to obtain than an equipment loan. It's not uncommon for leasing companies to provide up to \$75,000 in financing with only an application. Some leasing companies will go as high as \$150,000 on the same basis. Most banks and commercial lenders require a complete financial package consisting of several years financial reports and tax returns on the business and the principals.

## **What we need from you...**

\$250,000.00 and under

- Complete the enclosed Credit Application.

Over \$250,000.00

- Complete the attached Credit Application
- Three years of company financial statements
- Comparative interim statements
- Three years of corporate Federal tax returns, complete copies
- Two years of personal Federal tax returns of the owner(s) and personal financial statement
- List/schedule of equipment to be financed (quotes or sales agreements from vendors/manufacturers)
- Business plan or narrative explaining the acquisition and projections if available

## **The lease process...**

1. The customer completes and submits a credit application (up to \$250,000) or submits a financial package.
2. Upon approval a commitment letter is issued to the customer outlining the basic financial terms of the transaction and deposit.
3. Upon receipt of the commitment letter and deposit the lease documentation will be sent to the customer via email or overnight mail.
4. Once the signed lease documents are received, a binding purchase order is issued to the vendor(s). At the time a vendor receives the purchase order, the equipment is shipped to the customer. Any required progress payments are made at this time.
5. After the equipment is received and is in good working order, the customer signs an equipment acceptance letter. Once the following is received, the vendor is funded.
  - a.) Signed acceptance letter.
  - b.) Certificate of insurance from customer's insurance agent.
  - c.) Original invoice from vendor. Invoiced amount MUST match PO amount.

## **What you can expect from us...**

*Prompt and courteous service throughout the term of your lease. Credit decisions average twenty-four hours for Credit Application Only and five to ten business days for the review of a complete credit package. Funding to the vendor(s) can be expected within 48 hours of final acceptance of the equipment.*



# COMMERCIAL CAPITAL

## FINANCE GROUP

18340 Yorba Linda Boulevard  
 Suite 107-116  
 Yorba Linda, CA 92886  
 Tel: 714.701.9255  
 Fax: 866.877.9795

**COMPANY INFORMATION:**

Company Name:		# of Employees:	# Years in Business:
Company Address:		City:	State: County: Zip Code:
Signer:		Title:	Phone: FAX:
Structure of Business: ( ) Proprietorship ( ) Partnership ( ) Corporation ( ) Other			Type of Business:
If Corporation, provide: President:		Secretary:	
Federal Tax ID number:	State incorporated in:		
Landlord Reference:		Phone:	

*If Limited Liability Co., provide: copy of LLC Certificate filed with the Secretary of State or if Partnership, provide: copy of filed partnership certificate*

**EQUIPMENT INFO:**

Equipment Description:	Equipment Cost:
Address where equipment will be located:	

**INFORMATION ON OFFICERS, PARTNERS OR GUARANTORS:**

Name:	1	2	3
Address:			
City, State Zip:			
Home Phone:			
Soc. Security#:			
How Long/Own or Rent:			
Previous Address:			

**COMPANY REFERENCES - THREE YEAR HISTORY:**

Bank Name:	1	2	3
Checking Acct #:			
Loan Acct. #:			
Trade Reference:	1.	2.	3.
Contact/Phone#:			
Account #:			

**BORROWING -TWELVE MONTH HISTORY:**

Name:	1.	2.
Loan Acct #:		
Contact/Phone #:		
Original Amount:		

**LESSEE INFORMATION:**

Previous Business Loans/Leases Personally Guaranteed?	Yes	No	Largest Non-Real Estate Loan in past 5 years:	\$
Have you ever filed for bankruptcy protection?	Yes	No	If yes, when:	

**DECLARATION:**

I hereby certify that all information contained in this application, and all attachments hereto, are true and complete to the best of my knowledge, and are made for the purpose of obtaining credit. The undersigned individual, who is either a principal of the applicant or personal guarantor of its obligations, provides written instruction to Commercial Capital Finance Group (and any assignee or potential assignee thereof) authorizing review of his/her personal credit profile from a national credit bureau. Such authorization shall extend to obtaining a credit profile in considering this application and subsequently for the purposes of update, renewal or extension of such credit and for reviewing or collecting the resulting account. I authorize the verification of any of the information from whatever source it deems appropriate and I further authorize any of the above references to release credit information. I agree to notify you of any material change in the condition of my affairs, and this statement shall be construed by you to be a continuing statement of the conditions of the undersigned until written notice to the contrary is received by you. The applicant also agrees and understands that the information provided by the applicant may be shared with other entities such as financial institutions, rating agencies, manufacturers and accountants. It is understood that this application shall remain in the property of the lease company, whether or not the lease is granted, and that this constitutes an application only and shall not be binding upon either Lease Company or the applicant. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth (for individuals), and other information that will allow us to identify you. We may also ask to see your driver's license (for individuals) or other identifying documents.

Signature/Title \_\_\_\_\_ Date \_\_\_\_\_

**PERSONAL FINANCIAL STATEMENT**

As of \_\_\_\_\_, \_\_\_\_\_

Complete this form for: (1) each proprietor, or (2) each limited partner who owns 20% or more interest and each general partner, or (3) each stockholder owning 20% or more of voting stock, or (4) any person or entity providing a guaranty on the loan.

Name \_\_\_\_\_ Business Phone \_\_\_\_\_

Residence Address \_\_\_\_\_ Residence Phone \_\_\_\_\_

City, State, & Zip Code \_\_\_\_\_

Business Name of Applicant/Borrower \_\_\_\_\_

ASSETS		(Omit Cents)	LIABILITIES		(Omit Cents)
Cash on hand & in Banks .....	\$	_____	Accounts Payable .....	\$	_____
Savings Accounts .....	\$	_____	Notes Payable to Banks and Others .....	\$	_____
IRA or Other Retirement Account .....	\$	_____	(Describe in Section 2)		
Accounts & Notes Receivable .....	\$	_____	Installment Account (Auto) .....	\$	_____
Life Insurance-Cash Surrender Value Only .....	\$	_____	Mo. Payments \$ _____		
(Complete Section 8)			Installment Account (Other) .....	\$	_____
Stocks and Bonds .....	\$	_____	Mo. Payments \$ _____		
(Describe in Section 3)			Loan on Life Insurance .....	\$	_____
Real Estate .....	\$	_____	Mortgages on Real Estate .....	\$	_____
(Describe in Section 4)			(Describe in Section 4)		
Automobile-Present Value .....	\$	_____	Unpaid Taxes .....	\$	_____
Other Personal Property .....	\$	_____	(Describe in Section 6)		
(Describe in Section 5)			Other Liabilities .....	\$	_____
Other Assets .....	\$	_____	(Describe in Section 7)		
(Describe in Section 5)			Total Liabilities .....	\$	_____
<b>Total</b>	\$	_____	Net Worth .....	\$	_____
			<b>Total</b>	\$	_____

Section 1. Source of Income	Contingent Liabilities
Salary .....	As Endorser or Co-Maker .....
Net Investment Income .....	Legal Claims & Judgments .....
Real Estate Income .....	Provision for Federal Income Tax .....
Other Income (Describe below)* .....	Other Special Debt .....

Description of Other Income in Section 1.  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\*Alimony or child support payments need not be disclosed in "Other Income" unless it is desired to have such payments counted toward total income.

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed.)

Name and Address of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral

**Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as a part of this statement and signed).**

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value

**Section 4. Real Estate Owned.** (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Property			
Address			
Date Purchased			
Original Cost			
Present Market Value			
Name & Address of Mortgage Holder			
Mortgage Account Number			
Mortgage Balance			
Amount of Payment per Month/Year			
Status of Mortgage			

**Section 5. Other Personal Property and Other Assets.** (Describe, and if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and if delinquent, describe delinquency)

**Section 6. Unpaid Taxes.** (Describe in detail, as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

**Section 7. Other Liabilities.** (Describe in detail.)

**Section 8. Life Insurance Held.** (Give face amount and cash surrender value of policies - name of insurance company and beneficiaries)

Have you every filed any petition under the Bankruptcy Act?

I authorize Commercial Capital Finance Group to make inquiries as necessary to verify the accuracy of the statements made and to determine my creditworthiness. I certify the above and the statements contained in the attachments are true and accurate as of the stated date(s). These statements are made for the purpose of either obtaining a loan or guaranteeing a loan. I understand FALSE statements may result in forfeiture of benefits and possible prosecution by the U.S. Attorney General (Reference 18 U.S.C. 1001).

Signature: \_\_\_\_\_ Date: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

**CONFIDENTIALITY AGREEMENT**

THIS AGREEMENT is made \_\_\_\_\_, 2018 by and between \_\_\_\_\_ ("CUSTOMER") and COMMERCIAL CAPITAL FINANCE GROUP, ("Commercial Capital").

**WITNESSETH:**

CUSTOMER has requested that Commercial Capital provide financing for equipment which Customer is acquiring. Commercial Capital is willing to review providing such financing for CUSTOMER, but Commercial Capital requires full and complete credit and financial information from CUSTOMER in order to perform its credit review and due diligence on the proposed transaction. Commercial Capital has therefore requested certain financial and credit information relating in any way to CUSTOMER's business or financial affairs ("Information") be provided to it in order to perform the credit review of the proposed transaction. CUSTOMER is willing to provide the Information to Commercial Capital so long as Commercial Capital agrees to keep it confidential. The parties have agreed on the terms of a confidentiality agreement and the purpose of this Agreement is to set out the terms of that agreement.

NOW, THEREFORE, IT IS AGREED AS FOLLOWS:

1. Commercial Capital agrees that it will not, without the prior written consent of CUSTOMER, disclose any Information acquired by it from CUSTOMER, except that Commercial Capital may disclose the Information to a) those persons who reasonably need to evaluate it in connection with Commercial Capital's interest in CUSTOMER's business, including Commercial Capital's employees, agents, advisers and potential funding sources, (b) Commercial Capital's or its assignee's accountants, lenders or other persons having the right or occasion to audit Commercial Capital's books and records to the extent required as part of such audit and (c) as required by law or requested by a governmental organization. Commercial Capital agrees that it will not utilize any Information in connection with any present or future business for itself other than to effectuate a business relationship with CUSTOMER. Commercial Capital may disclose Information in the ordinary course of business to one or more banks or other entities interested in participating in or taking by assignment the transaction.

2. In the event that Commercial Capital does not approve the proposed transaction Commercial Capital shall return all Information to CUSTOMER upon the request of CUSTOMER.

3. This Agreement shall not apply to:
- (a) Any Information that, at the time of disclosure, is in the public domain;
  - (b) Any Information that, after disclosure, becomes part of the public domain other than as a consequence of a breach of this Agreement by Commercial Capital or the wrongful act of any other person acting on behalf of Commercial Capital;
  - (c) Any Information that Commercial Capital can demonstrate from its records was known to or otherwise available to it prior to disclosure by CUSTOMER;
  - (d) Any Information that is made known to Commercial Capital by a third party who has a right to reveal it.

4. This Agreement constitutes the entire agreement between the parties as to confidentiality of Information as of the date first above written. This agreement is made pursuant to and shall be governed by, construed under and enforced in accordance with the laws of the State of California without regard to its conflict of laws and rules.

5. CUSTOMER acknowledges and agrees that Commercial Capital has not reviewed or approved the proposed financing transaction and that the decision to proceed, or not to proceed, with the proposed transaction shall be made at the sole discretion of Commercial Capital.

IN WITNESS WHEREOF, the parties have duly executed and delivered this Agreement on the date and year first above written.

**COMMERCIAL CAPITAL FINANCE GROUP**

\_\_\_\_\_

BY: \_\_\_\_\_

BY: \_\_\_\_\_

TITLE: \_\_\_\_\_

TITLE: \_\_\_\_\_