Equipment Funding Specialists

Your Source for Challenged Credit Customers since 1975

Y.E.S. LEASING
Your Equipment Specialists®

Basic Guidelines

1. **Personal Credit – NO CREDIT REQUIREMENT**
   - We Fund Sub 500 Fico all the Time.
1. **Required deposit/down payment – 10-20%**
2. **Must deposit a minimum of 35% - 50% of the equipment cost**:
   - If under $100k then 30% monthly revenue to equipment cost ratio required
   - If $100k or more then 50% monthly revenue to equipment cost ratio required
   - If this metric is met the customer qualifies over 95% of the time.

4. **We fund from $10,000 to $300,000**
   - Directional Drill package exposure max is $300,000
   - Income Generating Need Based Assets that are NOT yellow iron $10k-$150k. Will consider going above cap on a case by case basis
5. **We will work with Non-Citizens**
6. **Application package must include:**
   - Application
   - The last 3 months of the business bank statements
   - Equipment invoice

.

Submission Instructions

Send all application packages to apps@yesleasing.com and cc bobby@yesleasing.com

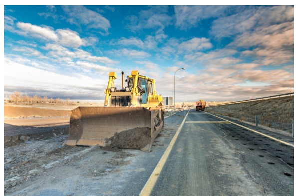
Application Package Minimum Requirements

- Signed application dated within the last 30 days
- The last 3 months of the business bank statements
- Equipment invoice

Contact:
Bobby Cowan (678) 478-0152
bobby@yesleasing.com
www.yesleasing.com

What Kind of Equipment Do We Like?

Yellow Iron and Vocational Trucks (We now have a funding program in place for Income Generating General Equipment)



- Excavators
- Skid Steers
- Forklifts
- Horizontal Drill Packages
- Chippers
- Wheel Loaders
- Compact Track Loaders
- Dozers
- Bucket Trucks
- Work Trucks/Pick up Trucks/Vac Trucks
- Most Income Generating Assets
- Stump Grinders

Prohibited Industries & States

1. Towing Companies
2. Recycling and Salvage
3. Restaurants and restaurant equipment
4. Oil and Gas related
5. OTR trucks & trailers or any trucks, including box trucks, used for a transportation company.
    a. We are open to funding other equipment for transportation, such as forklifts.

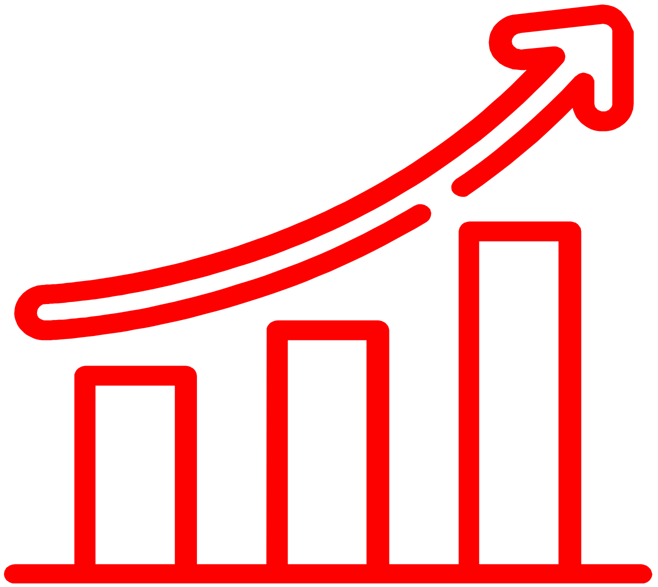
States: Louisiana, Hawaii, Alaska

Whoa!

YES Offers a Variety of Programs to Meet Your Customers' Needs

CURRENT PROGRAMS

01
Income Generating General Equipment Program



Income Generating General Equipment Program

Read This First

- YES Leasing considers almost any equipment that directly generates revenue and is likely to be useful for the life of the lease.
- For example, YES would fund an X-ray machine for a doctor's office because the doctor could charge X number of patients a month for the X-ray instead of sending those patients elsewhere for X-rays, and because the doctor will likely be able to use that X-ray for 36 months without needing another.
- YES Leasing would fund a lawnmower for a landscaper, so they can take on new contracts. This directly generates income, and the asset will likely be needed for the life of the lease term we offer.
- YES Leasing would not fund a typical piece of software or a commercial printer even though it will generate income, because often this software or printer would need to be upgraded before the lease term has ended
- YES would not fund a stove for a restaurant because, while food makes the restaurant money, YES cannot determine that the oven is directly generating income.

Income Generating General Equipment Program

Examples of Income Generating Equipment/Industries YES Will Consider:

- Medical Equipment
- Commercial Lawn mowers
- Factory Machinery (even if bolted down)
- Bridge Saws / CNC Machines
- Auto Repair equipment such as Car Lifts, Alignment Machines
- Manufacturing equipment
- Other equipment not listed considered on a case by case basis

Income Generating General Equipment Program

Requirements: General Assets *Excluding Trucks*

- $10k minimum / $150k maximum (total not per piece)
    - Medical equipment is $75k maximum
- 24-48 month terms (varies by asset)
- 10% -20% advance payment requirement
- No Private Party Sales
- 35% - 50% monthly revenue to equipment cost ratio required

Dump Truck Program

- 25% advance payment required on ALL trucks
- 50% monthly revenue to equipment cost ratio required
- Class 8 Dump Truck Requirements
  - No private party sales
  - $15k minimum
  - $85,000 max for new / $55,000 max for used
  - Mileage requirements
    - must have less than 750,000 miles
  - Must be 10 years old or newer
- Class 6 & 7 Dump Truck Requirements
  - Must have less than 200,000 miles
  - $50,000 max for new/used

03
Private Party Sales

Private Party Sales Program

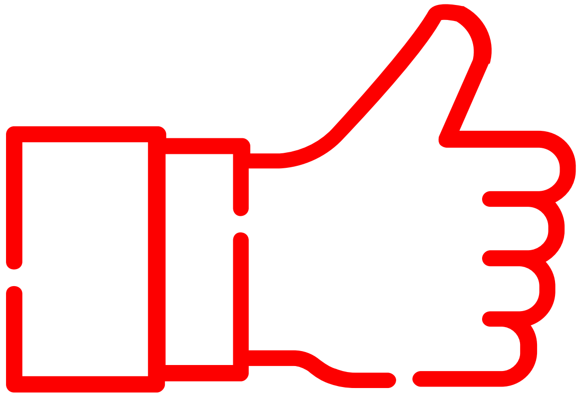
- Approved Assets include Non-Titled Yellow Iron.
- Inspection is required and the selling price cannot exceed the FMV
- We may require a certified inspection by a mechanic at YES Leasing's discretion
- Lessee must inspect the equipment and be in the presence of the asset while funds are transferred
- Wire must be sent before 2pm EST (in case there is a delay in the transfer beyond YES Leasing's control)

04
Horizontal Drill Program

Horizontal Drill Program

- $300,000 Max Exposure
- Tier A
  - Customer qualifies based on normal monthly revenue ratio requirement of 50% of cost of drill
  - Customer meets all other normal underwriting metrics
    - Daily balances, legal background, etc
- Tier B
  - Customer does not meet the monthly revenue requirement or may fall short on other metrics
  - Must bring in at least $55,000 a month in revenue
  - Be able to provide proof of contracts with reputable companies
  - Cash flow must be good / no excessive negative day issues or low balance days
- Drill Story
  - Customer does less than $55k a month in revenue.
  - Terms will be for $150k max at 30% down
    - Exceptions to the max on a case by case basis
    - Drill must have less than 2000 hours on it.

05
Story Program



Story Program

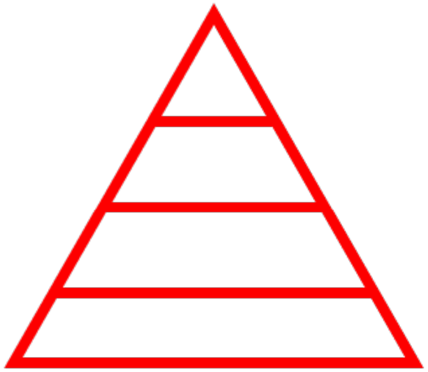
- Approved Assets include Yellow Iron and titled equipment we like, such as, work trucks, bucket trucks, chippers, stump grinders, etc., NO trucks or transportation related items like OTR trailers.
- Customer falls short of revenue requirement for desired equipment
- This program is designed for the customer that doesn't meet the revenue requirement for the equipment they want to lease
- Customer meets basic qualifications
  - — Has Social Security Number
  - — Has a U.S. business bank account established prior to applying
  - — Satisfactory background, etc
- Must be from an approved vendor
- Customer will need to complete a phone interview
  - If the phone interview goes well, we will collect $500 upfront from the customer to move forward.
    - The $500 is refundable if underwriting declines the file or if terms are worse than the initial rough offer given.

06
Sale Leaseback Program

Sale Leaseback Program

- Non Titled Yellow Iron Only
- Minimum value of equipment - $65,000
- Up to 50% LTV
- Customer must deposit an average of 50% of the whatever the sale leaseback amount is
- YES Leasing typical underwriting guidelines apply.

07
Program Tiers



Program – C Pricing

- Reserved for Yellow Iron Deals only
    - Vocational Trucks also considered
- Base requirement
    - Monthly revenue is 100% of the cost of the equipment
    - 650 FICO+
    - Minimum 2 years in business
- Program Options: – 10% advance payment with C pricing. Our best pricing tier
- Equipment from $15,000 to $300,000
- Equipment must be at a reputable dealer…no private parties
- Terms from 24 months to 48 months

Program – (C-) Pricing

- Reserved for Yellow Iron Deals only
  - Vocational Trucks also considered
- Base requirement - Monthly revenue is 75% of the cost of the equipment
- Program Option:
  - 10% advance payment with better pricing than our standard program
- Equipment from $15,000 to $300,000
- Equipment must be at a reputable dealer…no private parties
- Terms from 24 months to 48 months

Program –Standard Yellow Iron / General Equipment

- Yellow Iron and Vocational Trucks only
- 10%, 15%, or 20% advance payment options with Standard Pricing
- Max term is 48 months
- Monthly revenue requirement
  - If under $100k then 30% monthly revenue to equipment cost ratio required
  - If $100k or more then 50% monthly revenue to equipment cost ratio required
- Equipment must be from a reputable dealer/vendor – no private party sales
- $10,000 up to $300,000

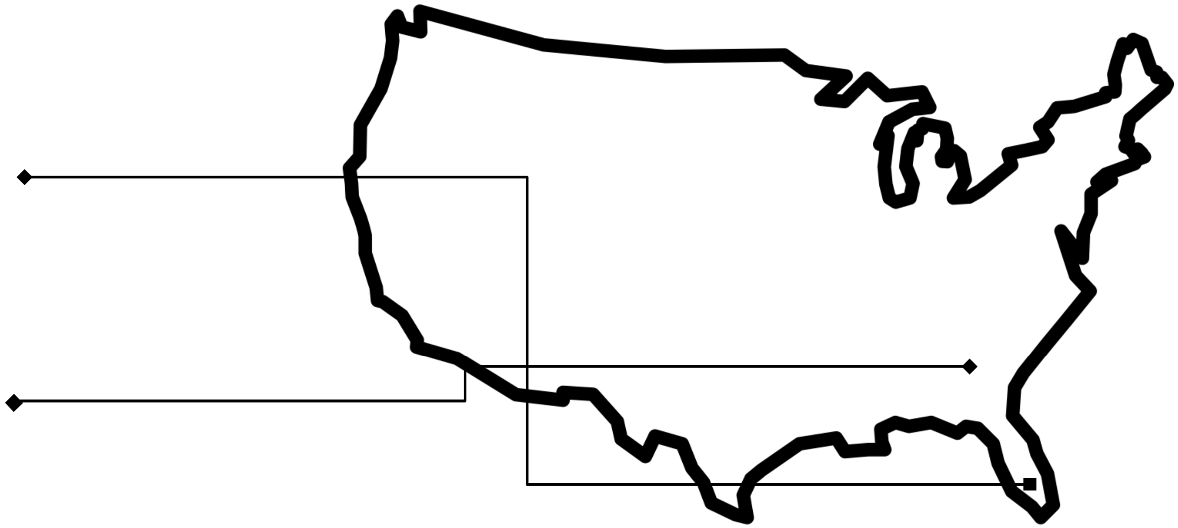
Program – Standard Other

- Reserved for Yellow Iron and General Equipment
    - Private party sales for yellow iron only
- Advance payment requirement is 20%
- Max term allowed is 48 months
- Equipment price caps differ depending on asset type.
    - Please see General Equipment section for specific price cap info

Locations

| 1975 **Miami**

| 2019 **Atlanta**



Contact

Bobby Cowan

Vice President of Broker Relations
(678) 478-0152
bobby@yesleasing.com