

# Leasource Financial Services, Inc.

1000 River Rock Drive, Suite 218, Folsom, CA 95630  
Toll Free: 800-991-0099 Local: 916-988-7723 Fax: 916-988-3931

## Business Solar Transactions

Solar transactions make a lot of sense when the clients' monthly payment roughly equals the monthly expense of paying their utility bill. We can help with that! We offer an economical ProLease structure for general equipment, but now we can finance solar installations as well with even additional reductions to the client's monthly payment. As you know, the IRS offers a 30% ITC credit to the owner of new solar installations. We can retain that credit and pass it into the stream of payments as an additional discount. Below are some additional factors that support this opportunity.

- For-Profit Companies
- Terms to 84 months for leases over \$100,000.00, and up
- End of term (i.e. the greater of FMV or 15% / 20%)
- Sample lease factor of (.01112) which equates to a negative interest stream rate of 1.95%, because of the special tax credits (**custom quotes required**)
- Sample payment (\$150,000.00 / \$1,668.00 per month)
- Payments are fixed for the term, but utility bills rise annually
- Quality client and vendor approval required
- Available for businesses within the Continental US
- Rates range from -1.95% to -8.65% depending on the cost of equipment (**because of the ITC being put back into the transaction**)
- Minimum time in business is 3 years
- Net worth needs to be 3 to 5 times the loan amount
- Cash flow needs to be 1.5 times the yearly debt service

At your direction and introduction, we will contact your client to obtain an appropriate credit package and then initiate the credit process, and finally prepare the lease document package after the transaction is approved. We will deliver the lease documents to the client and one to you as well.

*Erin Fackler, Office Manager*

*Tom Cadle, President*

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## Transaction Requirement Sheet

### Financial Package \$50,000.00 - \$499,999.99

- Completed Credit Application (**see attached**)
- Credit Authorization (**see attached**)
- Overview of company's history, operations, ownership and management
- Fiscal year-end Financial Statements 2015 & 2016 (**if the 2016 FS are not completed, please forward the 2014 FS**)
- Corporate Tax Returns for 2015 & 2016 (**if the 2016 tax returns are not completed, please forward a copy of the extension paperwork and submit the 2014 tax returns**)
- P&L & Balance Sheet (**no older than 90 days**)
- Personal Financial Statements, signed & dated for each owner (**see attached**)
- Tax Returns for 2015 & 2016 for each owner (**if the 2016 tax returns are not completed, please forward a copy of the extension paperwork and submit the 2014 tax returns**)
- Vendor Proposal
- Completed Vendor Information Form, W9 & ACH Information (**see attached**)

### Financial Package \$500,000.00 & Up

- Completed Credit Application (**see attached**)
- Credit Authorization (**see attached**)
- Overview of company's history, operations, ownership and management
- Fiscal year-end Financial Statements 2014, 2015 & 2016 (**if the 2016 FS are not completed, please forward the 2013 FS**)
- Corporate Tax Returns for 2014, 2015 & 2016 (**if the 2016 tax returns are not completed, please forward a copy of the extension paperwork and submit the 2013 tax returns**)
- P&L & Balance Sheet (**no older than 90 days**)
- Personal Financial Statements, signed & dated for each owner (**see attached**)
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