

VENDOR FINANCE PROGRAMS



NORTHPOINT
COMMERCIAL CREDIT

Financing Solutions For Your Customers

At Northpoint, we strive to structure financing programs that make selling equipment easier, more profitable, and within your customer's budget. We understand the competitive landscape facing many equipment vendors today and the importance of having a financial partner that provides solutions to those challenges. Let us show you the difference what a comprehensive and competitive financing program can achieve for your organization.

Financial Products Offered

- ▶ Application-Only Program
- ▶ Equipment Finance Agreements
- ▶ Equipment Lease Agreements
- ▶ Promissory Notes
- ▶ Sale/Lease-Backs on qualified assets
- ▶ SBA Loans through our Banking Partner
- ▶ Commercial Real Estate Mortgages

Benefits of Leasing

- ▶ 100% Financing Including Sales Tax
- ▶ Conserve Cash & Credit Line Availability
- ▶ Flexible & Fixed Payment Structures
- ▶ Quick Credit Approvals
- ▶ Streamlined Funding Process
- ▶ Pre-Funding Available
- ▶ Reduces Obsolescence Risk

Vendor Benefits

- ▶ Shortened Sales Cycle
- ▶ Preserve Profit Margins
- ▶ "A" through "C" Quality Credit Available
- ▶ Differentiation from Competition
- ▶ Performance Incentives



Credit Processing + Funding

Each financing program we provide is specially tailored to fit the vendor's selling strategy and product type, while always taking into account the ever diverse needs of its customer base. At Northpoint, we have positioned our organization to provide a wide array of financing solutions to accommodate most of the credit quality spectrum. Our one-stop approach, combined with our efficient processing model will have a positive impact on your organization's bottom line.

▶ Full service and turnkey finance program that *increases sales cycle efficiency*

▶ Program supported by highly knowledgeable staff with over 100 years of combined experience

▶ 24/7 access to Northpoint's CRM system providing real-time account status



APPLICATION

Quote & application issued with all payment options.
Application submitted.



CREDIT APPROVAL

Northpoint issues approval notice to customer in 2-4 hrs.



DOCUMENTATION

Documents emailed to customer.
Original documents returned by customer.



FUNDING

Upon review of docs, PO issued. Vendor funded within 24 hours of acceptance.

General Credit Guidelines

▶ \$5,000 - 100,000

1-Page Application
Clean Credit Bureau Reports
Satisfactory D&B
4 Months Bank Statements

▶ Over \$100,000*

1-Page Application
Clean D&B Reports & Clean Credit Bureau Reports
2 Yrs Bus. Tax Returns & Interims
2 Yrs Ind. Tax Returns and PFS
4 Months Bank Statements

*Subject to deal size and credit strength additional items may be requested for approval, including, but not limited to 3 years of tax returns, audited financials, A/P and A/R reports.