



## General Overview of **Alliance Funding Group**

### About us

Alliance Funding Group has been in business since 1998. Since inception, we have originated well over \$800,000,000 in leases and loans to 10,000 customers in the small and mid-market arena throughout the US. We have processed over 100,000 applications and provided funding for commercial accounts, non-profits to state and local governments.



With over 100+ employees in sales operations and portfolio servicing we have the staff to service your customer's needs.

### **Our Experience:**

Alliance Funding Group has the equipment knowledge, funding resources and financial expertise to deliver the lease financing programs that leading industry professionals require. We've built our reputation for outstanding customer service by looking beyond individual transactions to long-term relationships.

### **Our Resources:**

With internal lines in excess of \$10MM and funding commitments in excess of \$100MM we have the resources to meet your customer's business capital needs. To provide you and your customers the most flexible funding solutions we continue to maintain the best-in-class investment partners. These investment relations enable us to provide your customer with the most competitive financing products available in the marketplace.

### **Programs**

With internal lines and syndicate lines we have the resources to meet your customer's business capital needs.

#### **Express-Lease**

- Application only \$200,000
- 24 Hour Credit Decision
- Simple Language Lease
- Funding within 48 hours
- New & Used Equipment

#### **Master Lease (Full Financial Statement Disclosure)**

- Master Lease Lines of Credits up to \$25,000,000
- Operating and Capital Leases
- Step, Skip & Deferred Payments
- Credit Decision within 3 Days
- Advance Payments to Suppliers

## Operating Lease

Terms of the lease may vary, and often include flexible lease periods with end-of-term options such as:

- ↳ Purchasing the equipment for the market value
- ↳ Renewing the loans
- ↳ Returning the equipment to lessor

## Capital Leases

Offering a fixed end-of-term buyout amount, this type of lease is designed for lessees who prefer to own the equipment at the conclusion of the lease. Capital leases are typically used for equipment that is not subject to obsolescence but rather has a long useful life. Depreciation benefits accrue for the account of the lease.

## Specialized Leases

Step Leases, PRO Leases, Deferred Payment Lease, Note and Security Agreements, and other lease structures are also available to meet the lessee's specific leasing requirements.

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## Advantages of Leasing

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### 100% Financing

With leasing there is no down payment requirement, meaning you have more money to invest in revenue generating activities, We also finance soft cost such as:

- installation
- maintenance
- training
- implementation costs

### Tax Treatment

We provide the flexibility to structure transactions to meet your accounting and financial needs, Leases can be depreciated for tax purposes or recognized as rental expenses in your income statements. We can assist you in selecting the right lease.

### Balance Sheet Management

Banks often require covenants and restrictions based on cash flow or balance sheet related financial ratios. Our lease options are designed to fill these situations, providing either on or off-balance sheet lease structures

### Cash Flow

Unlike paying cash up front for a capital purchase, leasing matches the asset expense to its useful life. We make budgeting easier by providing fixed rate financing, which avoids floating rates tied to Prime or Libor fluctuations

## Industries Served:

- Information Technology
- Healthcare
- Construction
- Graphic Arts / Printing
- Manufacturing
- Machine Tools
- Audio Visual
- Materials Handling
- Packaging
- Fund Processing
- Plastics
- Broadcast
- Recycling
- Test and Measurement
- State & Local Government

## Types of Products:

- Operating Leases
- Capital Leases
- TRAC Leases
- Master Lease Lines of Credit
- First Amendment Leases
- Deferred & Skip Payment
- Progress Payment Financing
- Portfolio Recognition
- Flexible Full-Service Leasing
- Private-label Programs

## Contact:

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