



COAST FINANCIAL

How Leasing Works

Leasing is simple. You, the customer (Lessee), determine exactly what equipment you want to acquire and what it costs.

After selection of equipment to be used, the lease application is prepared and submitted by mail or fax to Coast Financial. Applications may be submitted verbally if desired.

A COMPLETE lease application will normally be processed within 24 hours.

After lease approval and execution by lessee of required documents, Coast's purchase order is sent to Vendor and your equipment is shipped.

Vendor invoices Coast and payment is made to Vendor only after receipt of your certification that all equipment has been delivered and satisfactorily installed. At this time the lease is activated.

Coast Financial is a full service lessor, doing business within the United States and Canada.

Why Lease

Conserve Cash-Pay as You Go

Your profits come from using equipment, not from owning equipment. When you lease new or improved machinery and equipment, your working capital is not reduced on your balance sheet. The cash remains in your bank account for financing inventory, receivables, etc.

Greater Leverage on Capital

Working capital can be used elsewhere.

Long-term Low Cost Financing

100% financing of equipment for up to five years.

Deductible Business Expense

Lease payments may be fully deductible

Trade in - Trade up

When present equipment no longer is keeping pace with your growing business, CF offers trade in - trade up assistance.

Obsolescence Protection

By leasing, you keep your production facilities up to date and ahead of the competition. Leases may be tailored to terminate when equipment becomes obsolete, thus matching expenditures with income.

Improve Credit Standing

Leasing improves your credit standing with suppliers and banks because it gives you the cash to discount payables and may improve your balance sheet ratios.

Equipment Leasing Programs

15771 Rockfield Blvd., Suite 250
Irvine, California 92618
(949) 588-1171
(949) 588-1940 Fax
(800) 642-3010
E-mail: info@CoastFinancial.com
Internet: www.CoastFinancial.com

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800-642-3010



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DATE _____

BUSINESS LEASE APPLICATION

NAME OF COMPANY			PARENT COMPANY		
ADDRESS (STREET, CITY, COUNTY, STATE, ZIP)			PHONE	FAX	
EQUIPMENT LOCATION (STREET, CITY, COUNTY, STATE, ZIP)					
CONTACT PERSON			TITLE		FEDERAL I.D. NO.
PROPRIETORSHIP <input type="checkbox"/>	PARTNERSHIP <input type="checkbox"/>	CORPORATION <input type="checkbox"/>	TYPE OF BUSINESS		YEARS IN BUSINESS
PRESIDENT/OWNER/PARTNER					
NAME		SOC. SEC. NO.	HOME ADDRESS		CITY / ZIP
NAME		SOC. SEC. NO.	HOME ADDRESS		CITY / ZIP
NAME		SOC. SEC. NO.	HOME ADDRESS		CITY / ZIP

By signing below, the undersigned individual, who is either a principal of the credit applicant or a personal guarantor of its obligations, provides written instruction to Lessor or its designee (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 or additional credit and for reviewing or collecting the resulting account. A photostat or facsimile copy of this authorization shall be valid as the original. By signature below, I/we affirm my/our identity as the respective individual(s) identified in the above application.

EQUIPMENT

MANUFACTURER/VENDOR			EQUIPMENT COST		
DESCRIPTION			INSTALLATION/FREIGHT		
EQUIPMENT STATUS <input type="checkbox"/> NEW <input type="checkbox"/> USED	VENDOR/CONTACT	PHONE	TERM (NO. OF MONTHS)	TOTAL COST	

BANK REFERENCES

BANK NAME (1)		DATE OPENED	BANK NAME (2)		DATE OPENED
OFFICER'S NAME & PHONE			OFFICER'S NAME & PHONE		
HIGH CREDIT	CURRENT BORROWERS	A/C NUMBER	HIGH CREDIT	CURRENT BORROWINGS	A/C NUMBER

TRADE REFERENCES

SUPPLIER (1)	CONTACT & PHONE	SUPPLIER (2)	CONTACT & PHONE
SUPPLIER (3)	CONTACT & PHONE	SUPPLIER (4)	CONTACT & PHONE

HAS THE APPLICANT OR ANY GUARANTOR EVER HAD	EXPLAIN
<input type="checkbox"/> REPOSESSION <input type="checkbox"/> BANKRUPTCY <input type="checkbox"/> JUDGEMENT <input type="checkbox"/> NONE	

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age ((provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is the Federal Trade Commission Equal Credit Opportunity, Washington, D.C. 20580.

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact Lessor set forth above within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

APPLICANT'S STATEMENT: Company has answered the questions in this application fully and truthfully. Company understands that C.F. may check Company's credit record and any statements Company has made. Company gives all of its creditors permission to give C.F. any information C.F. needs to determine whether C.F. wants to grant Company credit. Company gives Coast Fin. permission to give credit reporting agencies and other creditors information relating to any credit C.F. might grant Company.

AUTHORIZED SIGNATURE	TITLE	DATE
AUTHORIZED SIGNATURE	TITLE	DATE

Exclusive Coast Leasing Programs Checklist

Existing Business Program
\$2,000 - \$150,000

- Minimum 2 Years Time in Business
- Completed Bank and Trade Application

Existing Business Program
\$75,000 - \$500,000

- Minimum 2 Years Time in Business
- Completed Bank and Trade Application

Complete Financial Package May Be Required
Two Years Complete Tax Returns
Current Profit and Loss Statement
and Balance Sheet and Year End Statements

★ Easy Qualify Start Up Program ★
\$2,000 - \$100,000

If Less than 2 Years in Business, We may Request the Following Items:

- Last Year's Tax Return
- Current Personal Financial Statement
- Completed Bank and Trade Application
- 10% - 20% Down Payment