

# AMERICUS CREDIT GROUP

Software Leasing  
Private Debt and Equity Placement Vendor Programs  
Master Lease Lines

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## **ABOUT THE COMPANY**

Americus Credit Group is a member of The Client Base Funding Group, Inc., a diversified financial services company offering businesses a full array of corporate financial products. Among these services are software leasing, master lease lines, direct equipment financing and leasing, vendor services, private lease debt and equity placements.

Included among our clients, are small and medium sized businesses, Fortune 500 corporations, banks and financial institutions, universities and privately held companies. As a sophisticated provider of financial services, ACG has the expertise to finance various types of equipment.

As a value-added partner, ACG provides a host of financial arrangements and structures including: software and equipment leasing; lease lines of credit; municipal leasing; large and small ticket vendor programs; lease portfolio purchases; equity/venture leases; lease portfolio servicing and financial consulting.

Consistent with our reputation, we deliver prompt and professional service, competitive rate structures as well as flexible and tailored financing and leasing programs.

## **PRIVATE LEASE DEBT and EQUITY PLACEMENTS**

Through its investment banking relationships, Americus Credit Group arranges; competitive funding of single investor leases, debt of leverage leases, conditional sales contracts, municipal leases, and federal government leases. In many instances, ACG can arrange for equity financing.

ACG assists manufactures, equipment leasing companies, banks and other financial institutions in obtaining competitive funding for their leases in the capital markets. Through its network of lenders, ACG can arrange for funding on leases ranging in size from \$100,000 to \$50,000,000.

ACG can place leases where the lessee is investment grade or middle market, and can provide advisory services on market direction, securitization, lease and debt pricing.



ACG is proud of these specialized services, and the millions of dollars our staff has successfully secured.

## **MASTER LEASE LINES OF CREDIT**

**A**mericus Credit Group will establish a master lease line of credit for your company's capital equipment budget, such as; data processing, production equipment, transportation, medical office and industrial as well as customized equipment.

By using one master lease and subsequent equipment schedules for each additional lease transaction, ACG streamlines the leasing process and, at the same time, promotes flexibility to meet your capital acquisition needs. This approach eliminates any need to renegotiate the terms of the original lease for each subsequent schedule.



ACG offers this product as a means for you to acquire the use of income producing assets in a simple, straightforward and standardized manner. The master lease allows you to replace obsolete equipment and modernize or expand facilities while conserving capital for other purposes.

ACG offers you experience, responsiveness, flexibility and expertise in structuring a leasing program that works for you.

## **DIRECT FINANCING**

**A**mericus Credit Group has the expertise to provide leasing and financing for almost any type of equipment, including: computer hardware and software, medical, corporate aircraft, furniture systems, office automation, industrial, manufacturing, construction, material handling, telecommunications, mailing, alarm and security/surveillance systems, bar-coding, optical imaging systems, broadcasting, CATV, CAD/CAM systems computer hardware, construction, copiers, food processing, machine tools, printing presses, telecommunication systems, video conferencing systems, FF&E, etc.

## **CAPABILITIES**

**A**mericus Credit Group has the ability to handle transactions ranging from a few thousand to millions of dollars. We offer fixed and floating rate financing with monthly or quarterly payments. Every structure is designed to meet your cash flow needs.

Our financing and leasing terms range from 2 to 15 years. We are flexible and can structure any transaction to fit the useful life of the asset. ACG has lease lines of credit available for ongoing relationships, which minimize documentation processing time. Lease lines are a valuable tool for capital budgeting.

## **SOFTWARE LEASING AND EQUIPMENT VENDOR PROGRAM**

**A**mericus Credit Group recognizes the need among software developers, equipment manufactures, dealers and value-added remarketers to have available every sales tool possible to close a sale. ACG has extensive experience in developing and structuring mutually beneficial vendor leasing programs that result in increased sales.

ACG further recognizes that today's technology solutions are more software based than hardware based. With that in mind, ACG has developed tailor-made finance programs directed at software developers and value-added resellers. No one in the industry has more knowledge in this area than ACG.

In designing a vendor leasing, equipment or software focused program,

ACG takes into consideration the vendor's corporate objectives, marketing strategies, and goals, as well as the needs of its customers.

ACG will provide **Training**. We'll work with your team to help them understand how to maximize leasing as a sales tool. **Competitive funding strategies**. We will fund individual transactions or portfolios on a recourse or non-recourse basis. **Specialized programs**. We'll show you how to target market in areas such as; municipalities with tax-exempt leasing structures, short-term rental programs, zero interest programs and more.





## 9 REASONS TO THINK ABOUT LEASING

- ✓ **Conserve Capital.** Leasing enables you to direct capital to the highest profit centers of your business.
- ✓ **Avoid Large Capital Outlays.** Retain your liquid capital and employ working capital where return is high.
- ✓ **Preserve Credit Lines.** Present lines of credit can be left open to meet other needs of your business. Unlike bank loans, leasing does not require compensating balances.
- ✓ **Facilitate Budgeting.** Small monthly rental payments made out of pre-tax income can be squeezed into the tightest budget.
- ✓ **Hedge Against Inflation.** Today's dollar is more valuable than tomorrow's will be. Why not pay for equipment with tomorrow's less valuable dollars?
- ✓ **Avoid Obsolescence.** Leasing makes it easy to upgrade your equipment, eliminating inefficiencies and keeping your business ahead of the competition.
- ✓ **Pays Its Own Way.** Leasing allows you to pay for equipment as you use it to generate income.
- ✓ **Leasing Is 100% Financing.** Unlike many loans, leasing usually requires no down payment.
- ✓ **Leasing Improves Your Balance Sheet.** Borrowed funds increase your liabilities, significantly affecting your leverage ratio. Leasing increases your liquidity and can provide off-balance sheet financing.



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