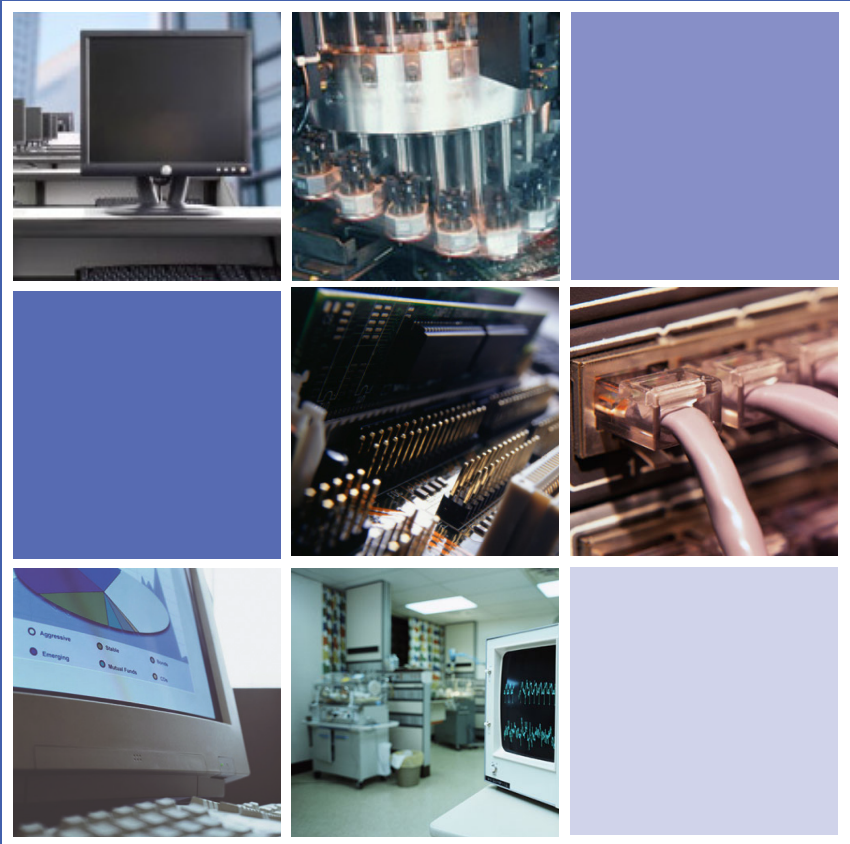


Innovative Leasing Solutions



“Together We Improve Your Bottom Line”



Avalon Profile & Services



Mission Statement

"Avalon's guiding principle and mission is to provide excellent leasing services and products in an ethical fashion to ensure our leasing customers acquire needed equipment, our vendors achieve sales goals, funding partners are satisfied, and reasonable profits are achieved so that we may continue to beneficially service businesses that comprise the backbone of the American economy."
- David Meltzer, President.

Avalon Leasing Profile and Services

Avalon Leasing is a national provider of equipment and software leasing services to small and medium size vendors. Being a vendor driven organization, our proven tools helps transform quotes to closed sales faster sales faster with greater profitability.

Our Operational Philosophy

Avalon Leasing's daily business operations reflect the premise that true concern for our customer's welfare will yield profitable results for all parties involved. Our valuable services, which include access to working capital or funds to lease equipment, enable salespeople to offer their customers a way to acquire equipment within a reasonable budget. Additionally, your success is of paramount importance to us, and the capable staff at Avalon Leasing will work hard to help your business achieve its goals.

Values Statement To Our Vendor Partners

- Your customer will be treated with respect and courtesy at all times.
- Our company will do its best to approve your transaction quickly.
- We promise to maintain excellent communications with you.
- Our staff will listen to your needs and attempt to accommodate you.
- Your transaction will be funded quickly.
- We will provide marketing tools that are efficient and easy to use.

Why Leasing is Such a Powerful Sales Tool

Here's how Avalon's proven programs drive sales:

Low Monthly Payments.

Low payments help customers justify the acquisition of equipment. Often equipment either produces profits, or reduces costs. By offering attractive lease terms your customer achieves immediate positive cash flow.

Swiftness of Leasing.

One page credit applications and simple documentation enable credit replies in mere hours, not days. Also, vendors are funded within a few days of delivery, rather than waiting for a check to arrive from the customer.

Corporate America Prefers Leasing.

Having mushroomed to a \$120 billion dollar annual industry, business owners and officers appreciate the leverage that leasing provides. Using leasing allows companies to spend cash on higher yielding activities such as marketing and hiring employees. This provides greater financial rewards.

Maintain Margins and Increase Sales Size.

Consistently offering a lease payment helps avoid having to discount equipment, which chips

away at dealer profit margins.

Furthermore, it is easier to increase the size of the sale for just a few dollars per month, which allows for accessories and services to be added in.

Competitive Factors.

With some 80% of all businesses acquiring some or all their equipment by lease, NOT offering leasing can be costly. In the event your competition offers leasing they stand an excellent chance of securing a sale if your company does not present an alternative to cash as a method of acquiring your equipment.

Custom Services From Avalon.

Our exceptional services are delivered to both vendors and their clients on a consistent basis. Avalon is capable of customizing programs that are geared towards the products you sell, and any vertical markets you may address. Our goal is to deliver the final stage of a sale, the financing, promptly and with complete satisfaction to both the vendor and their leasing customer. As a vendor, you can feel comfortable that your transaction will be handled professionally by a member of the Avalon Leasing team, whose primary concern is to deliver an approval with the best possible terms to your client.



Being a vendor driven organization,

our strengths include

customized leasing

programs that assist

equipment resellers with

their marketing efforts.

Additionally, Avalon

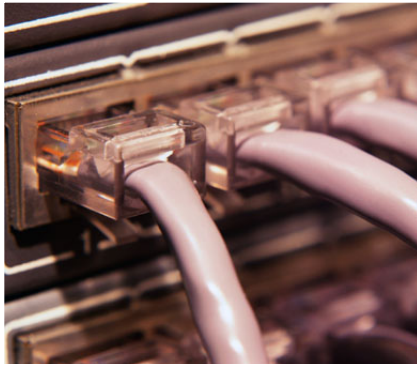
offers superior personal

service to both our

suppliers and leasing

customers alike.

Special Vendor Services



With 34 years of combined leasing experience, the officers of Avalon Leasing understand the daily needs of vendors and their customers. Never before has the need for a competitive edge been so great.

Customized Quoting Tools

Avalon Access is an online tool that easily allows vendors to create quotes, proposals, and applications complete with company logo and identity. With the ability to provide potential customers with leasing quotes in mere seconds, Avalon's vendors have found this to be invaluable to their sales efforts. Provided at no charge.

Front Funding

Avalon is able to advance 50% of the value of a lease approval to qualified vendors prior to delivery. This helps vendors with cash flow, and often enables them to take advantage of discounts offered by their suppliers. Call (888) 332-8007 for details.

Pre-Qualification Services

NEW! Avalon now offers our vendors credit and lease qualification services. Acting as your credit department, Avalon Leasing will investigate your potential customer's credit history. This may significantly reduce your bad debt expense. In addition, we provide an estimated lease line of credit, subject to final credit review. Contact us for complete details.

Fast Turn Around

Most applications under \$75,000- receive a credit reply inside one business day, sometimes in as little as one hour! In many cases a lease application can be approved, and the customer will have lease documents that same day for signing.

One Point of Contact

From quotation through lease funding David and Margaret provide fast, efficient, and friendly service. We have a combined thirty-four years experience doing so. Being vendor driven, we have a complete understanding of the importance of your sale. That being said, as a team we work hard to ensure the lease application is approved promptly, that documents are sent within hours, and then follow up with the lessee to expedite the fast return of the lease. This leaves you, the salesperson, free to sell rather than having to focus on financial matters.

Popular Leasing Programs

Application Only to \$150,000

Perfect for closely held companies for whom privacy is a major concern, Avalon Leasing is able to offer credit approvals for equipment leases to \$150,000- on the strength of a one page credit form.

Lease and Cash

UNIQUE! Your customer can lease equipment and Avalon can add up to 33% of the equipment cost additional in the way of cash directly to the customer which may be used for virtually any business purpose. This infusion of cash allows your customer to expand, pay for build out, or one of many other uses. Your value to the customer increases, helping cement a long term relationship.

Fair Market Value (FMV) Lease

Perfect for technology equipment vendors. FMV, or true leases, allow your customer to rent the equipment for a period of time matching the realistic life span of the technology. Using true leases encourages customers to always have up -to -date technology while also making it easy for the original vendor to secure a new sale at the lease end date. Other benefits to the customer include substantial tax savings, often equal to about 40% of the monthly lease payment. This helps justify your sale, since the after tax cost is the true expense to the customer.

One Dollar Option

The one dollar purchase option program is valuable for customers who desire to own the equipment at the end of term. This is best for durable equipment, or for customers who recognize the value of retaining cash is greater than that of the nominal expense of a capital lease. Your clients may depreciate the equipment, reducing their cost of ownership.

100% Software

Does your company sell software solutions? Avalon Leasing offers software leasing and additionally permits the inclusion of data conversion, updates, and training in the total financed. Our staff is experienced in software leasing, thereby helping vendors increase sales by enabling them to present complete software solutions at reasonable monthly payments to their clientele.

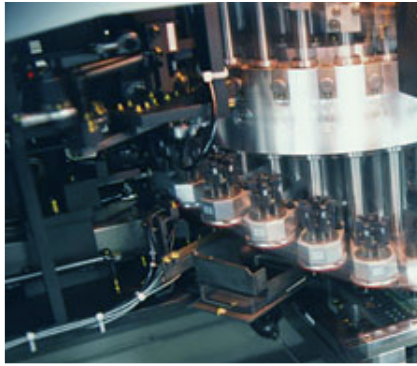
Municipal and Not-for-Profit

Avalon's significant experience in the town and city and non-profit market places allow you to compete effectively when pursuing these sales opportunities. Our municipal leases offer superior rates and proper non-appropriations of funds clauses. Non profit organizations receive special consideration and pricing as well. Contact us for custom, case by case rates.



Building on a foundation
of proven tools
and services,
Avalon enables and
empowers equipment
vendors and their
sales representatives to
achieve increased
revenues and profits.

Vendor FAQ's



At Avalon,
our vendors are
our partners
in every sense of the word.
Our primary
commitment is to provide a
superb, easy to implement
leasing program that
benefits your
sales organization.

How Do Avalon's Leasing Programs Help Me Sell More?

Just as very few people pay cash for homes and cars, many companies prefer to lease equipment rather than pay cash for it. Offering leasing enables a salesperson to close more sales since the benefit of using the equipment, which generally has a payback, is matched to a reasonable monthly payment. A low monthly payment also enables you to preserve profit margins since the monthly cost becomes the primary focus rather than the sales price.

What Benefits Are There for My Customers Who Elect to Lease?

In addition to immediate usage of the equipment, many leases have tax deductible payments or provide other tax benefits. A complete listing of advantages is located on our web site.. Leasing may lower your customer's overall costs by about 40%! Also, leasing allows your clients to retain cash for expansion, payroll, inventory, and other productive needs.

What is Avalon Access?

Avalon Access is our customized lease quotation tool developed as a proprietary marketing tool for Avalon Leasing vendors. Ten lease

payments are generated in mere seconds online featuring your own company's look and feel. The payments may be saved and emailed, printed, and are retained in your database. Call us at (888) 332-8007 for more information or to register. There is no charge to do so.

I Don't Want to Get Involved in Finance. What Services Does Avalon Provide?

We recognize the fact your time is most profitably spent selling, and accordingly Avalon's staff provides complete vendor and lessee care. In other words, our services include customer contact, quote generation, obtaining the credit application, document preparation and expressing, and overnight payment to our vendors. The vendor is kept fully informed the entire time.

Is it Easy to Calculate a Payment?

There are two ways to calculate payments. Using Access produces a grid of ten payments in under 20 seconds, including log in time. Alternatively, Avalon has easy to use rate sheets to establish payments to the penny.

Vendor FAQ's (cont.)

When Can I Expect to be Paid?

Avalon pays vendor invoices, assuming delivery has occurred, within one or two days. Your check is sent via overnight service.

Does Avalon Front Fund, or Pre-Pay Lease Transactions?

The TOP concern for vendors is cash flow, and Avalon has responded. Transactions of \$20,000.00 or more can be 50% front funded, or paid in advance of delivery. The vendor must be approved to receive this continuing benefit.

I Worry That You Will Control My Customer. What Assurance Do I Have That My Customer Will be Treated Ethically?

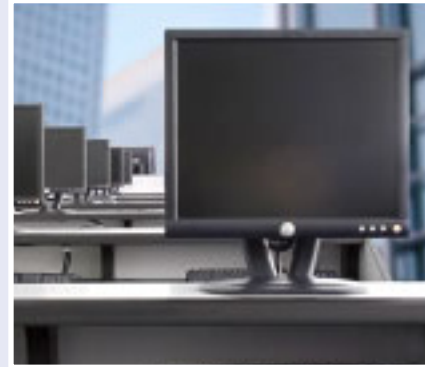
Your customer is just that, yours. Our mode of operations is to enhance, not detract nor endanger your relationship with your customer. Avalon carefully hand selects reputable funding partners thus assuring your customers will be treated fairly and courteously. Furthermore, we never, ever, roll a FMV customer into a one year renewal.

Do You Provide Customized Services for My Products and Markets?

Yes. Many vendors have unique markets or products they sell. Avalon's key strength is being able to customize a program directed towards your clientele that will enhance your marketing efforts while increasing sales and profit margins. A comprehensive program can be created including promoting your identity to your customer base. Avalon also is pleased to assist at trade shows, sales meetings, and so on.

How Do I Set Up a Leasing Partnership With Avalon?

Setting up a vendor relationship is fast and easy. Complete our Vendor Enrollment Form online or call David Meltzer toll free at (888) 332-8007.



Selecting a
leasing organization
that truly understands
your business
is paramount
to the long term
success of
your company.

Vendor Profile and Information Request

Vendor Profile & Information Request Form

Welcome to Avalon Leasing! Vendors, please complete this form as fully as possible and submit so that Avalon may best assist you. Once received an officer will contact you inside one business day to discuss your specific needs and our unique services, including Avalon Access, our web based quoting and proposal tool that is provided free to all vendors. FAX completed form to (888) 332-1660.

Company Name (required):

Your Name, Title (required):

E-mail Address (required):

Street Address, City, State, Zip (required):

Telephone (required):

Web site:

Products Sold , specific needs

Leasing Currently Used: Yes No

Please send Lease Marketing Information: Yes No

Interested in Avalon Access Web Tools: Yes No

Please have an Officer call me: Yes No

Interested in Custom Services: Yes No

