

EASY AS 1-2-3

Patriot Capital has been delivering fast and affordable equipment financing solutions to diverse industries since October 2000.

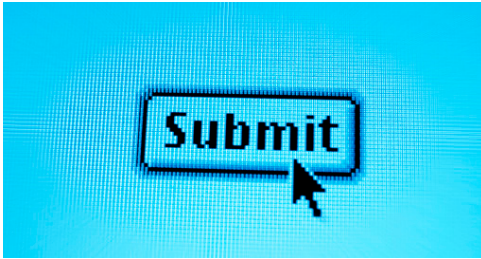
1



Complete One-Page Credit Application

Our one-page credit application is easy to complete. Quickly complete online, download and submit your application, or call us and we'll send to you.

2



Submit Your Application

Our skilled Credit Analysts review applications as they are submitted and quickly advise you on approval status.

3



Get Approved

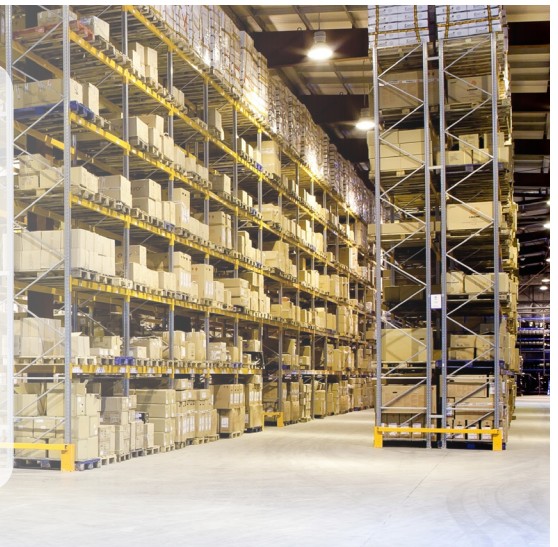
Our rapid approval process can have you approved for up to \$150,000 with only a one page application. Our finance solutions can include: equipment, install, freight, maintenance, and training.

"Patriot Capital was very professional. The whole experience was **very fast and comfortable**. I am a busy guy, I liked that I didn't have to go back and forth."

Z.N. Nevada

"This was my first time financing with Patriot Capital. They were always **fast to respond** to any questions I had, it was a **very smooth process**."

S.G. Ohio





BENEFITS OF EQUIPMENT FINANCING

Little or No Money Down: Special programs reflect the financing needs of your industry. Small up front costs make financing very attractive and aligned with your cash flow.

Ownership: At the end of the financing term, in most cases, you will have outright title to the equipment with no additional payments.

Fixed Payments: Monthly payments are generally fixed for the entire term. This enables you to budget and manage your cash flow for the years ahead.

Equipment Leasing and Financing Matches the Life of an Asset: Businesses don't pay employees in advance. They pay people as they contribute. Financing enables you to pay for your equipment as its used.


100% Financing: Traditional methods of financing usually do not include "soft costs," such as installation, service contracts, and freight. Our transactions may include these, allowing you to finance the total project.

Longer Terms: Many lenders only finance for a short term on equipment, usually 2 to 36 months. With Patriot Capital, terms can be up to 60 months, and in some cases, even longer.

Conservation of Capital: Because of the sizable cash outlay involved in purchasing new equipment, many businesses lease or finance to conserve capital or to invest in strategic growth areas.

Faster and Easier than Traditional Sources: Patriot's financing programs are specifically designed to be efficient and to take the red tape out of purchasing equipment.

Section 179 Tax Benefits : Section 179 is a federal tax benefit which enables you to accelerate the depreciation on equipment purchases.



"Financing with Patriot Capital - Always **fast to respond** to any questions, a very smooth process."

M.P., CT

"Excellent company to do business with. **Very impressed** with overall assistance."

J.M., TX

FREQUENTLY ASKED QUESTIONS

Q. What rates do you offer?

A. The interest rate of your transaction is going to depend on the size of the transaction, credit score, collateral type, and the term/structure of the transaction.

Q. What is the average term of a lease?

A. Terms range from 24 months to 60 months. We can provide 84 months on certain asset types.

Q. Does all equipment have to come from the same vendor?

A. No. You may finance equipment from multiple vendors on the same transaction.

Q. Is my lease transferable?

A. Yes, as long as the new lessee's credit qualifies and their application is approved.

Q. How long does the entire financing process take?

A. There are a number of factors that determine the speed of a transactions. Patriot has built our reputation on providing outstanding customer service and turnaround. Our objective is to ensure your approval and funding does not delay the ordering and installation of your equipment.

Q. What range of purchases do you finance?

A. The majority of our transactions are between \$50,000 and \$100,000. We actively fund equipment ranging from \$10,000 to \$5,000,000.

Q. What do you take for collateral?

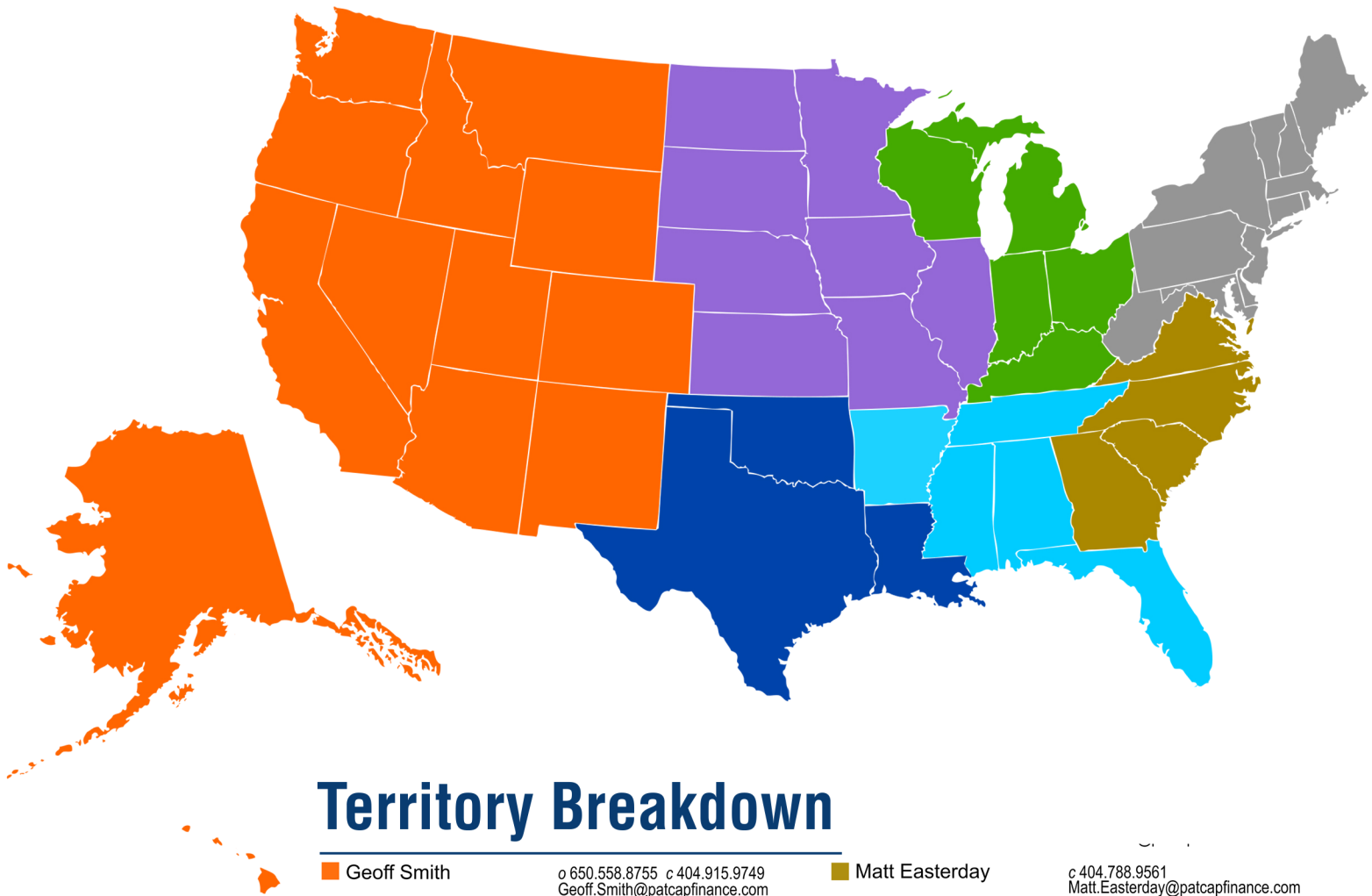
A. The only thing we require as collateral is the equipment being financed. This is secured by way of a UCC, which Patriot files on the equipment.



PATRIOT CAPITAL FACTS

Service in Seven Languages

Our processing team speaks a combined seven languages including: Hindi, Urdu, Gujarati, and Spanish. All members possess a minimum of five years lease processing



Territory Breakdown

■ Geoff Smith	o 650.558.8755 c 404.915.9749 Geoff.Smith@patcapfinance.com	■ Matt Easterday	c 404.788.9561 Matt.Easterday@patcapfinance.com
■ Mike Borelli <i>National Sales Manager</i>	o 404.955.8706 Mike.Borelli@patcapfinance.com	■ Jonathan Carrizzo	c 407.848.4182 Jonathan.Carrizzo@patcapfinance.com
■ Lincoln McPherson	o 404.941.2147 c 404.275.9841 Lincoln.Mcpherson@patcapfinance.com	■ Brian Wolfgang	c 312.919.5389 Brian.Wolfgang@patcapfinance.com
■ Jason Raffensperger	o 609.289.7985 Jason.Raff@patcapfinance.com	Joe Mocerì <i>Business Development Manager</i>	c 973.787.7610 Joe.Mocerì@patcapfinance.com

SBA Loans



In combination with State Bank & Trust Company, Patriot Capital now provides access to Small Business Administration (SBA) Loans designed to assist small businesses.

Typical Uses of SBA Loans

- Real Estate
- Remodel and Rennovations
- Growth Opportunity
- Equipment
- Site Improvements
- Ground-up Builds

State Bank SBA Loan Advantages

- Often requires lower down payment
- Available to startups and early-stage businesses
- Cash flow benefits with longer amortization
- Expert State Bank advice on SBA Lending



State Bank is a Top 50 SBA Lender

State Bank is a Preferred Lender of the SBA

- This gives State Bank delegated underwriting authority on behalf of the SBA
- Fast approvals

Patriot Capital, a division of State Bank and Trust Company does not provide tax, legal or accounting advice. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, tax, legal or accounting advice. You should consult your own tax, legal and accounting advisors before engaging in any transaction.