Equipment leasing and financing for the petroleum industry.

PATRIOT CAPITAL CORPORATION

Benefits Of Leasing

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- 100% of the costs, including shipping, installation and maintenance, can be included in the lease.
- No blanket liens or second mortgages needed.
- Leasing doesn't tie up lines of credit.
- Up front costs are non-restrictive. Generally two payments in advance as security deposit.
- Lease payments are fixed, not variable.
- At the end of the lease, chose to purchase the equipment, upgrade to new or continue to lease at substantial savings.
- We offer FMV, 10% purchase option, $1 out and simple interest loans.

Our Credit Application

- One page credit app good for up to $125,000, for jobbers and dealers.
- In most situations, the installation costs can be included in the lease.
- Pre-funding, upon receipt of documents, up to 75% of the transaction amount.
- Approvals can process in as quickly as a few hours, on average one business day.

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Credit Application

With questions contact: Geoff Smith at 404.255.9898 gsmith@patriotcapitalcorp.com
5825 Glenridge Drive, Building 1, Suite 212, Atlanta, GA 30328

Lessee Information
Personal Financial Statements, 2 Years of Business Financial Statements and 2 Years of Tax Returns may be necessary

NORTHWEST PUMP & EQUIPMENT CO.

Full Legal Name/DBA		Tax Identification #	
Billing Street Address			
City	County	State	Zip
Equipment Location (if different from above)			
Contact Name	Title	Phone #	Email Address
Business Description (including type of business)		Month and Year Business Started	
Principal/Title (attach list of additional owners if needed)		Percent Ownership	Social Security Number
Home Address			Phone #
Principal/Title		Percent Ownership	Social Security Number
Home Address			Phone #

☐ Corporation ☐ Proprietorship ☐ Partnership ☐ LLC ☐ Subchapter S ☐ LLP

Equipment Information

Total Estimated Cash Price:	Term in Months	Total Estimate Lease Payments:
Equipment Description	Equipment Manufacturer & Model	
Supplier Name(s)	Contact Name(s)	Phone #

Business Bank Reference

Business Bank Name	Checking Account #	Loan Account #
Address (City, State)	Bank Officer Name	Phone #

Trade Reference

Company Name/City/State (such as loans, commercial/residential mortgage)	Phone #
1.	
2.	

Store Reference

Brand		Number of Sites Owned by Principle(s)	
Fuel Supplier		Territory Manager	Phone #
Year Site Established	Mortgagee/Landlord	Location is: ☐ Owned No. of Years _____ Months _____ ☐ Leased No. of Years _____ Months _____	
No. Gallons (monthly average)	In Store Sales	No. Car Washes	

The applicant (Lessee) certifies to Patriot Capital Corporation that it is applying for credit for business purposes, and not for personal, family or home use. The undersigned agrees that Patriot Capital Corporation or its agents have the right to confirm the accuracy of the above referenced credit information and that Patriot Capital Corporation or its agents have the right to accept or reject this credit application. **ALL OWNERS MUST SIGN BELOW** By signing below, the undersigned individual as principal of and/or guarantor for the Applicant, authorizes Patriot Capital Corporation, its designee, assigns or potential assigns, to review his/her personal credit profile provided by a national credit bureau in considering this Application and for the purpose of update, renewal, or extension of credit to the Applicant or the collection of any resultant accounts. The undersigned authorizes all deposit, borrowing, financial and trade information to be related to Patriot Capital Corporation by telephone or fax. A photocopy or fax of this authorization shall be valid as the original.

Signatures

Signature	Title	Date
Signature	Title	Date

877.527.0383 • 404.255.1770 (phone) • 404.255.0775 (fax) • patriotcapitalcorp.com

Credit Parameters

- Minimum of 1 year in business, or outstanding personal financial strength for a newer business
- Must have a Social Security number established for 5 years and be a homeowner
- Owner must have clean personal credit (650 Beacon or better)
- Preferably 50,000 gallons per month if at a retail petroleum site
- Bank reference or statements showing mid 4 figure balance
- If a D&B is available paydex must be a minimum of 60 and the D&B should be clean
- Tax returns and financial statements may be required if the customer doesn't meet these requirements OR if the request exceeds $150,000.

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Cost Comparisons

•Primarily people buy used and basic model equipment because it's cheaper.

•But how much cheaper is it? When the price difference is shown to be just $7 a ***day***, the gap doesn't seem so drastic.

For: Used Equipment	Price	Payment	
Ten Percent Purchase Option	$50,000.00	**$1,040.00**	*plus sales tax*
At the end of the lease term, your purchase option would be fixed at 10% of the original equipment cost.			
One Dollar Purchase Option		**$1,090.00**	*plus sales tax*
This lease is essentially a loan, at the end of the term you will own the equipment for only $1.This ownership feature will require you to record the transaction on your balance sheet, which will allow you to take depreciation of the equipment.			
Above figures are monthly payments fixed for 60 months and are contingent upon credit approval.			

For: New Equipment	Price	Payment	
Ten Percent Purchase Option	$60,000.00	**$1,248.00**	*plus sales tax*
At the end of the lease term, your purchase option would be fixed at 10% of the original equipment cost.			
One Dollar Purchase Option		**$1,308.00**	*plus sales tax*
This lease is essentially a loan, at the end of the term you will own the equipment for only $1.This ownership feature will require you to record the transaction on your balance sheet, which will allow you to take depreciation of the equipment.			
Above figures are monthly payments fixed for 60 months and are contingent upon credit approval.			

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Bank vs. Patriot Capital

Bank		
Equipment Cost	$100,000	
Equity In	20%	($20,000)
Installation/Soft Costs	25%	($25,000)
Freight		($1,500)
Bank Closing Costs		($1,000)
Upfront Costs		($47,500)

Patriot Capital		
Equipment Cost	$100,000	
Installation/Soft Costs	$25,000	
Freight	$1,500	
Documentation Fee	$500	($500)
Total Amount Financed	$126,500	
Estimated Monthly Payment	$2,220	
2 Payments In Advance	$4,400	($4,400)
Upfront Costs		($4,900)

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DON'T GET STUCK WITH OBSOLETE EQUIPMENT.

Let Northwest Pump help you comply with the CARB EVR Phase II Deadline.

NORTHWEST PUMP & EQUIPMENT CO.

Upgrade to the Healy EVR & Veeder Root ISD for as little as $599.00* per month.

*Contingent on credit approval

Easy Install or retrofit any site

Reliable, durable and low maintenance

Call Your Local Northwest Pump Representative Today!

619.424.4850

PATRIOT CAPITAL CORPORATION

PASSPORT CHEVRON LEASE PROGRAM

EXCLUSIVELY FOR CHEVRON JOBBERS

Passport Chevron Lease Program Exclusively for Chevron Jobbers

Now through December 10, 2007, lease a complete Single or Dual Passport system and choose from two (2) extended service options.

	Option # 1 (Premium Service)	Option #2 (Plus Service)
Single System	**$405/month**	**$320/month**
Dual System	**$629/month**	**$499/month**
Extended Service Coverage	• **Complete on-site MTL** • **Remote diagnostics** • **Help desk support** • **Software maintenance**	• **Remote diagnostics** • **Help desk support** • **Software maintenance**

*Lease rates subject to credit approval and depend upon the number of systems purchased, time in business and credit rating.

Why Passport?

Passport point-of-sale system is your connection to a more convenient, more secure, and more profitable future. It delivers:

- **Superior usability** with an intuitive, intelligent touch-screen interface that dramatically reduces training time, errors and shrinkage.
- **Seamless connectivity and standardization** with more dispensers (including Gilbarco and Wayne dispensers and card readers), components and locations.
- **Powerful business information and security features** through dynamic reporting and tracking mechanism.
- **Sophisticated business growth tools**, including fuel discounting, merchandise options and additional profit center management.
- **Easy expandability and maintenance** – Passport's modular structure and optional software maintenance agreements mean you can buy only what you need today and expand as needed.

What's Included?

The Chevron Passport Lease Program is a five (5) year lease with the option to buy at a 10% residual value. The following items are included in the Passport lease package:

Item	Single System (Combo)	Dual System (Combo + Client)
Passport Combo Hardware	X	X
Passport Base Application Software	X	X
Passport Client Hardware		X
Passport Client Application Software		X
Dispenser Hub	X	X
1st Year Plus Service	X	X
1st Year MTL Warranty	X	X
Metrologic 6720 Scanner		X
UPS (APC ES 500)	X	X
Shipping	X	X

i. Monthly promotional lease payments based on a Passport system with all items listed in above table.
ii. Pricing based on total financed amount = $13,097/$21,201 for Single/Dual Passport + Extended Service for year 2 – 5.
iii. Premium extended service is an additional $7,800/$11,160 for a Single/Dual Passport.
iv. Plus extended service is an additional $2,600/$3,200 for a Single/Dual Passport.

Customer Ordering Instructions

- Complete the "Passport Credit Application" and fax it to Patriot Capital at 404.255.0775 or email to jknapp@patriotcapitalcorp.com. You can also apply online at www.patriotcapitalcorp.com.
- You will be contacted by a Patriot Capital Territory Manager to answer any questions, explain the process and originate the deal.
- Complete the "Chevron POS Equipment Leasing Form" and fax it to Patriot Capital.
- Leasing documents will be generated and sent overnight mail to you.
- Once the lease commences you will make two (2) payments as a security deposit and will be billed monthly to term.

NORTHWEST PUMP & EQUIPMENT CO.

Pump Now, Pay Later

90 Day Deferred Payment Plan

The 90 day deferral plan is extremely helpful for those customers acquiring equipment that doesn't generate its maximum income during the first 90 days.

*1 full payment in advance as security deposit
*First 3 payments at $100.00 a month, followed by 60 fixed payments (Can be extended to six month deferred for high quality credits.)
*Fixed payments for 12 to 72 month terms (72-month term contingent on credit approval)
*Low fees, fixed rates and easy documentation
*One page credit application good for up to $125,000

GILBARCO VEEDER-ROOT

PUMP NOW, PAY LATER

Ask About Our Deferred Payment Leases!

Grow Your Volume With *New* Equipment And Don't Make A Payment For 3-6 Months!

- 1 full payment in advance as Security Deposit
- First 3 payments at $0.00 a month, followed by 60 fixed payments
- Fixed payments for 12 to 72 month terms (72-month term contingent on credit approval)
- Low fees, fixed rates, fast and easy documentation
- One page Credit Application good for up to $125,000.00
- 72 Hour Approval Process

How To Reach Us

Our sales associates can be reached at

1-877-527-0383

PATRIOT CAPITAL CORPORATION

To Reach Geoff Smith Directly:

415-550-8951