



CONSUMER CONTRACT FINANCE

**Business – To – Consumer
Cash Flow Solutions**



**Enhance your cash flow.
Make it continuous and predictable.**

As a business owner, you probably spend more than half your time searching for capital, fending off suppliers, and doing collection work, administration, and bookkeeping.

By selling your consumer receivables, you will position yourself to free up your time to concentrate on sales, marketing, expanding your business, and other directly profitable activities. Let us show you more.....

Consumer Contract Finance

Benefits ♦ Benefits ♦ Benefits

- **You don't incur debt.** We buy your contracts. It's not a loan.
- **You have no loss of business equity** because your balance sheet does not reflect debt.
- Because you have the cash, you can take advantage of **early pay discounts** with your suppliers, thus strengthening your credit.
- Your improved cash flow position will allow you to take advantage of **volume buying discounts** offered by your suppliers, and let you experience the "*time value*" of money.

Consumer Contract Finance

MORE

Benefits ♦ Benefits ♦ Benefits

- **Eliminate bad debt.** We purchase your contracts, thus eliminating this expense from your income statement.
- **Reduce overhead costs.** The funding source handles all of the work associated with administering, tracking, and collection of the payments.
- **Make it easier for your customers to buy from you** by offering credit terms without negatively impacting your cash flow, thus expanding your business.
- **Meet increasing demand.** Selling your consumer notes is the only source of funding that actually grows with your sales.

Consumer Contract Finance

MORE

Benefits ♦ Benefits ♦ Benefits

- **Leverage off of your customers' credit.** By financing your retail installment contracts with a non-traditional funding source, allows a focus on your customers' credit rather than your own.
- **Detailed management reports** allows you to monitor customer payment histories, positioning you to better run your business, manage cash flow, and leaving you more time for marketing and expansion.
- **No geographical limits.** Locating a local funding source is not an issue for you. We purchase receivables anywhere in the United States and Canada. (With the exception of Quebec Province)
- **Credit screening and credit monitoring.** The funder will provide credit information on new customers for you, which will help you to make more informed credit decisions.

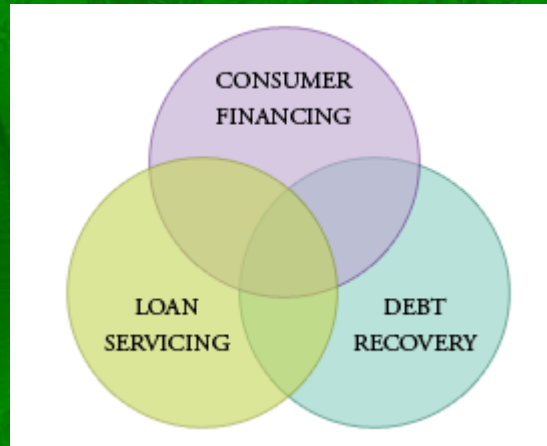
What types of business qualify for a Cash Advance on their receivables?

(Some examples)

- Patient Financing
- Medical Devices
- Hearing Aid Finance
- Dental Patient Financing
- Fertility – In Vitro
- Laser Hair Removal
- Water Purification Systems
- Timeshare Programs
- Alternative Learning
- Vocational and Trade Schools
- Vacation Club Memberships
- Dating Services
- Golf Club Memberships
- Funeral Financing
- Infomercial Product Sales
- Home Security Systems
- Piano Sales
- Ecommerce and Web Sites
- Computer Sales
- Pet Stores
- Health Club Memberships
- Bulk Home Food Sales
- In Home Vacuum Sales
- Jewelry Stores
- Martial Arts Schools
- Furniture Finance

Prospective Firms Are Endless

OUR MOST COMPLETE SERVICE PACKAGE



Consumer Financing

Offering custom solutions for consumer financing, we can fill the gap where conventional lenders drop off. With finance plans to match the credit spectrum, it enables you to offer the finance terms that drive you ahead of the competition.

Loan Servicing

Our professional receivables management service allows you to grow, maximize sales, and benefit from a constant and growing revenue stream. Our loan servicing model has been created to give you the freedom to concentrate on growth and sales, while we handle back end support, ensuring you will receive the most from your growing portfolio.

Debt Recovery

Our debt recovery service has proven to be the best in the industry. Businesses lose billions of dollars each year in defaulting debt. Whether you are writing off commercial or consumer receivables, do not let delinquency ruin your bottom line. Our collection recovery service produces working capital from non-performing debt.

CONSUMER FINANCING

Our consumer finance solutions offer a profitable option to the conventional lender without the conventional restrictions. Our flexible financing gives you the freedom to allocate your funds as you choose. Whether your goal is to reduce your liabilities, expand into new markets, or simply increase sales we offer fiscal solutions that leave you in control.

Financing tools that you can use! Get your approvals instantly with the On-line Approval System. It's so easy! Just enter your customer's credit application into the website and receive your answer in seconds! Save time and money by using the e-signature feature. That's right - consumers can now sign their contracts electronically speeding up your funding.

We have consumer finance programs for clients offering retail sales, flex pay plans, and membership contracts.

LOAN SERVICING

We understand that receivables are only as valuable as their collectability. If you are carrying either performing or delinquent debt, you may be compromising the value of your receivables. Placing your accounts for loan servicing instantly increases the value of your portfolio.

If you are selling a product or service you will most likely want to spend the majority of your efforts doing just that. And by utilizing our professional loan servicing program, you will be maximizing your efforts where they belong – **growth**. We bring results to the table and more capital to your bottom line. You can trust that your receivables will be handled as if they were our own.

Let us take the headache from you for the back end administrative support needed to maintain the value of your receivables.

The guesswork away with our WEB ACCESS...you can enjoy 24/7 access to your portfolio!

DEBT RECOVERY

(For both Consumer and Commercial Accounts)

Our lender has created the most effective and professional standards in managing and collecting debt. The philosophy for recovering delinquent debt stems from customizing our collection procedures to meet client needs, maintaining the most talented and skilled collectors in the industry, and strict quality assurance measures to protect the dignity of our agency and our clients.

Our procedures are tailored to meet the needs of our clients. Among our collection techniques, we offer skip tracing, letter series, unlimited phone calls, credit reporting, and many other services at no additional cost. If you are “shopping” for the best deal, don't forget to consider the old motto, “You get what you pay for.” Agencies that appear to charge less may only be interested in “skimming the top.” This is a common term used among agencies meaning they will collect the easiest of accounts and skip over the rest. When choosing our service, our clients are confident that we will work each account to conclusion and produce the best results possible.

Our professional collectors are the most talented in the industry. Training is never an issue as our collectors have at least 5 years experience on average. Many agencies run collector “mills” and work your accounts with newly trained collectors who have not developed the talent of debt negotiation.

Undergoing various third party audits throughout the year, our records and procedures are constantly surveyed in order to improve our efficiency and performance. Our advance telecom and software systems provide you with the comfort of knowing your accounts are secure.

And, you are never left in the dark. Our clients also enjoy access to their account portfolios 24/7 with our Web Access.

Business – To – Consumer Cash Flow Solutions

Bundle all three services and save on office administration expenses, such as salaries, with-holding, etc. We can collect delinquent debt, service your existing performing loans, and purchase your future consumer receivables.

Advance Cash ♦ Loan Servicing ♦ Delinquent Debt Recovery

1 – 2 – or all 3

We can also purchase bulk Loan Portfolios from a few hundred thousand up to \$10,000,000.00 (Larger on a case by case basis)

CONSUMER CONTRACT FINANCE

Business – To – Consumer Cash Flow Solutions

Download and complete our questionnaire for a no obligation analysis specific to your company and your needs. Let us help you to determine if any one or all of our programs may be right for you. Click on the link to download and print the analysis / application form.

[Consumer Finance Application](#)



Smart Finance Options, Inc.

Commercial Financing and Equipment Leasing

Phone: 512-807-8159 • Fax: 888-547-7993 • Email: info@smartfinanceoptions.com