



Private Label Program Overview



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1.0 H\$W Private Label Program Overview

History

Efficient capital markets operate best when liquidity, velocity, and creative financial engineering allow for the fluid market-making, underwriting, and servicing of needs throughout the risk curve. While the commercial leasing industry has historically had access to a plethora of sophisticated offerings (synthetic leasing, leveraged leasing, venture leasing, tax credits, etc.), many of the more aggressive and profitable leasing products have been sidelined due to the more conservative nature associated with current market conditions.

Opportunity

Over the last 18 months the US economy has continued to slow. With today's more restrictive capital and credit markets constraining the flow of funds in both wholesale and retail environments, the demand-side pull from lessees is temporarily outpacing supply-side liquidity of lessors. This creates a tremendous opportunity for commercial leasing organizations that can fill the increasing appetites of businesses seeking capital.

If you become an H\$W private label partner, your firm will realize the many advantages of affiliating with a highly regarded, non-traditional financial institution capable of helping you grow your revenue, profit and brand equity. H\$W offers a unique partnering solution that allows leasing companies and independent lease brokers to originate leases which we can buy, service, and sell under your brand. This allows you to increase your volume of origination and turn your capital faster without the time, cost, and risk typically associated with organic efforts.

Programs

There are four available programs that H\$W provides for private label servicing:

Program 1

'Program 1' would allow H\$W to increase your customer base by developing an additional credit and pricing tier with increased flexibility to allow specific service to customers that would generally be rejected. H\$W would thereby purchase performing accounts that meet the H\$W credit criteria, thus servicing them under your company's brand. Your company brand is preserved in everything from written correspondence to telephone inquiries. These accounts will be placed on ACH for efficient funding and monitored by the assigned private label manager. **(International Program not applicable)**

Program 2

'Program 2' is standard and most common in the commercial industry. It involves outsourcing a portion of your company's portfolio under your corporate brand thereby reducing your company's overhead while utilizing H\$W's experience and resources to manage the portfolio more proficiently with quality customer service.

Program 3

'Program 3' is unique and shows H\$W's ability to think outside the box. It offers an extended opportunity to customers who purchase a portfolio from our product line. Once an agreement has been finalized and approved, the customer would then assign various leases under H\$W's brand (optional). In turn, H\$W will leverage our resources for servicing and collections.

Program 4 (International)

'Program 4' expands H\$W's private label services internationally into Latin American markets. Leasing companies or banks can maximize their value by participating in our International Program with the use of H\$W's infrastructure and market contacts. You hold the Asset base (off-lease equipment purchases, charge-offs, end of lease programs and TRAC leases). H\$W matches your Asset base with the equipment needs of International Lessors. The Program creates an additional revenue stream for companies struggling with liquidity or fighting the credit crunch in a down economy.

2.0 H\$W Private Label Program Benefits

Service Objective

Operating as the brand-behind-your-brand, our goal is to become a strategically integrated private label partner with your firm. We serve our partners as a value added catalyst helping them achieve growth hurdles while generating a more scalable and sustainable business model. We achieve those objectives by focusing on the following core value propositions:

Non-Competitive Interests: H\$W does not originate leases and therefore never has a conflict of interest in serving our private label partners. We simply allow you the ability improve the diversity of your lease offerings, and the speed, efficiency, and service associated with your workflow. Even in a down economy, working with HSW will enable you to increase your origination volume, and your return on investment.

Expertise: We understand the equipment finance and leasing industry. H\$W has attracted management talent from investment banks, commercial finance companies, banks, leasing companies, brokerage firms, and other industry participants. This depth of diverse industry expertise is a huge benefit that affects everything we do for our partners and their clients. Having successfully completed virtually every type of transaction for virtually every type of client we offer a historical continuity of expertise and performance rarely found in the market.

Flexibility: By combining our expertise and capabilities, we offer customized private label services tailored to fit the individual needs of your organization. We pride ourselves on the flexibility to financially engineer solutions to meet the specific requirements of our partners. H\$W offers a full suite of institutional leasing services to accommodate both buy-side and sell-side transactions. H\$W offers our partners extensive service and resources that range from basic support capabilities to complete turnkey transaction management services throughout the lifecycle of an individual lease or portfolio of leases. The H\$W offering includes marketing, sales and business development support, extraordinary customer service, client administration and much more...

A Brand Worthy of Your Name: When you partner with H\$W you receive the advantages of a seamless culture, and a marketing partner with comprehensive commercial leasing expertise. The following items are just a few of the representative benefits our private label partners receive:

- Faster capital
- No vested time
- Minimize risk
- Increase origination
- Reduce expenses
- Decrease human capital

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3.0 H\$W Private Label Partnering Philosophy

H\$W is committed to establishing partnering relationships with organizations that have enterprise compatibility with H\$W in order to provide significant return on investment for both parties. H\$W's private label program is built around generating significant leverage for our partners by providing the following benefits:

1. Providing the opportunity for partners to have access to best in class commercial finance expertise on an outsourced, private label basis;
2. In the servicing and administration of your leases we facilitate strong relationships with your client base that lead to improved customer service and satisfaction resulting in greater lifecycle value of new and existing relationships for your brand. Even when we move into a collection and recovery phase dealing with non-performing accounts we generate the industry's highest collection rates without eroding your brand. We are professional at all times.
3. Creating new revenue channels and increased velocity of growth and market share, and;
4. Creating competitive separation and advantage within the marketplace.

H\$W has nurtured its private label relationships with extremely successful results by ensuring customer satisfaction and creating new business opportunities for its partners. With the constancy of new market challenges, our objective is to provide partners and their current and prospective clients with the keys to unlock the full potential of your financial solution sets in order to achieve the highest possible business value for our partners and their clients. All of this happens under your brand...H\$W stays behind the curtain with clients never knowing that they are not dealing with your firm.

We invite you to join the representative firms that have already availed themselves of the H\$W advantage!

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4.0 Next Steps...

A free consultation can be set up with your company to explore a potential strategic alliance that can be mutually profitable.

If agreeable, the Director of Sales & Marketing will explain benefits and framework an alliance discussion that will detail five crucial areas:

- Objectives and roles.
- Resources and contributions.
- Market and brand perceptions.
- Financial risks and rewards
- Terms and termination of the agreement.

Together, H\$W and your company could create a synergy that will lead to bottom-line success!

For More Information on HSW Private Label Services Please Contact:

Kayo McGann

Director of Portfolio Sales & Marketing

Direct: 713-590-6004

Fax: 713-595-7167

e-mail: kayo.mcgann@hswfinancial.com

Web: <http://www.hswfinancial.com>