



To: ABP Technology Resellers
From: Robert Messer
Date: November 11, 2004
Subject: Lease Program Introduction

ABP Technology is pleased to announce a new program with **MAIN STREET NATIONAL BANK**. This program, designed to provide our dealers with a competitive lease program, is for your customers to help increase sales. Your personal MSNB Account Executive will be communicating with each of you over the next few weeks. They will assist you with:

- Training
- Customized Programs
- Marketing Activities
- Documentation

Also, you can use the program for your own lease purposes with special terms for Demo Equipment. How you use the program is your option. As a special introduction to MSNB, all during May, June and July of 2006 you will receive 102% of your invoice on all leases booked by MSNB. The program provides the following benefits:

1. Approval within 2 hours
2. 24 hour payment upon lease verification
3. Simple 1 page Credit Application for sales under \$75,000
4. Other products, in addition to those you purchase from ABP, may be added to your lease. Or since the MSNB lease is a Master Lease, you can conveniently add additional equipment later utilizing a simple one page Lease Addendum.

If you have questions, please contact MSNB at:
Toll Free: 1-888-348-2057 ext.1030
Phone: 281-348-2030
Fax: 281-348-2079
Email: info@msnbank.com
www.msnbank.com

We hope you use this marketing tool to make it easier for your customers and for you to increase your market share!

Good Selling!

Robert Messer

Robert Messer, President

MAIN STREET NATIONAL BANK

Where small business is our business.



Boost Your Profits With

102% OF INVOICE LEASING OFFER

MAIN STREET NATIONAL BANK is pleased to offer an

Additional **2% Commission to **abp** Dealers** on all deals regardless of equipment type or manufacturer submitted and funded through MSNB between Now and June 30, 2006.

- *The above offer is provided with no additional cost passed on to your customers*
- *Current rate sheets apply*

In order to qualify you must have done the following:

- *Submit a Vendor Application and be approved as a Preferred **MSNB** Vendor*
- *Sign and return the **MSNB** Vendor Agreement and received the Preferred Vendor Approval Letter*

It's that easy!

So what's keeping you from applying today?



P.O. Box 5799
Kingwood, TX 77325
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WHY LEASE

LEASING MAKES FINANCING EQUIPMENT SIMPLE

MAIN STREET NATIONAL BANK is a strong financial partner, recognized for its extraordinary customer service. MSNB also offers a broad array of financial options when considering voice, data and IT system upgrades. In addition, equipment such as software, test equipment, and office products can be leased by MSNB. We make the leasing process simple so that you can concentrate on making the right decision on the equipment best for your company. We offer:

- Fast approvals and simple documents
- Customized leasing solutions to match you needs and budget.
- Dedicated Account Executives are assigned to you to assist you with each step of the lease process.
- 100% financing, including equipment, cabling, accessories, peripherals, installation and maintenance.
- Leases from \$3000 to \$5,000,000+
- Competitive rates.

SOME REASONS TO LEASE

- Conserves working capital and preserves credit lines.
 - Protects against technology obsolescence.
 - Possible tax advantages.
 - Flexibility - Our Account Executives are skilled at designing customized structures to accommodate your unique needs.
 - Leasing allows you to use your capital for more profitable business investments.
 - Reasonable monthly lease payments bring state-of-the-art equipment within budget restraints.
 - Leasing could cover your entire project with one reasonable monthly payment.
-

To sum it all up, a strong leasing alliance adds up to better sales and profits for your company. So don't wait, contact us today to learn about our programs because it's not just whether or not you use; it's who you choose to lease with.

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LEASE APPLICATION



Dealer Demo

End User

CUSTOMER INFORMATION

FULL LEGAL NAME		PHONE NUMBER	
DOING BUSINESS AS:		FAX NUMBER	
BUSINESS ADDRESS	CITY	STATE	ZIP
COMPANY TYPE: <input type="checkbox"/> PROPRIETORSHIP <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> FRANCHISE <input type="checkbox"/> CORPORATION <input type="checkbox"/> OTHER			

BUSINESS CREDIT INFORMATION

FEDERAL TAX ID #	PRINCIPAL BUSINESS OF FIRM	YEAR ESTABLISHED
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BANK REFERENCES

BANK NAME	ACCOUNT #	CONTACT	PHONE NUMBER
BANK NAME	ACCOUNT #	CONTACT	PHONE NUMBER

LESSEE INFORMATION

FIRST NAME	INITIAL	LAST NAME	SOCIAL SECURITY NUMBER
HOME ADDRESS			HOME PHONE NUMBER
CITY	STATE		ZIP

SIGNATURE By signing this application, I authorize the Lessor or its agents to investigate my personal credit and financial records.

X

TRADE AND LANDLORD REFERENCES

TRADE REFERENCE NAME	PHONE NUMBER	CONTACT
LANDLORD REFERENCE NAME	PHONE NUMBER	CONTACT

VENDOR INFORMATION

LEASE INFORMATION

RESELLER NAME		EQUIPMENT DESCRIPTION	MODEL #	
SALES REP / CONTACT NAME		EQUIPMENT COST	RATE FACTOR	ADVANCED PAYMENTS
PHONE NUMBER	FAX NUMBER	MONTHLY PAYMENT	LEASE TERM	PURCHASE OPTION
MAY CREDITOR CONTACT THE LESSEE ? <input type="checkbox"/> YES <input type="checkbox"/> NO		DESCRIPTION OF EQUIPMENT LEASED: <input type="checkbox"/> NEW <input type="checkbox"/> USED <input type="checkbox"/> REFURBISHED		

Fax Applications to 281 348 2079

The above information, and any necessary financial statements or other materials, is submitted for the purposes of obtaining credit and is warranted to be true, correct and complete. The undersigned hereby warrants that any individual identified above who is either a principal, a personal guarantor or a sole proprietor for the credit applicant, recognizing that his or her individual credit history may be a factor in the evaluation of the credit history of the applicant, has provided his/her written authorization for inquiry into their credit worthiness, including, but not limited to obtaining a consumer credit report, and shall hold MSNB and its assignees harmless from same. The signature(s) below authorizes MSNB to investigate the credit and financial responsibility of applicant(s), either directly or through an agent or nominee.

Signature # 1 _____

Date: _____

Signature # 2 _____

Date: _____

In Partnership with:



KINGWOOD • TEXAS

888.348.2057

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Rate Sheet

\$1 Out

24 Months

Advance Payments	2
\$3,000-\$9,999	.04730
\$10,000-\$24,999	.04690
\$25,000-\$49,999	.04620
\$50,000-\$74,999	.04580
\$75,000 and over	.04540

36 Months

Advance Payments	2
\$3,000-\$9,999	.03380
\$10,000-\$24,999	.03340
\$25,000-\$49,999	.03260
\$50,000-\$74,999	.03220
\$75,000 and over	.03170

48 Months

Advance Payments	2
\$3,000-\$9,999	.02720
\$10,000-\$24,999	.02670
\$25,000-\$49,999	.02580
\$50,000-\$74,999	.02540
\$75,000 and over	.02490

60 Months

Advance Payments	2
\$3,000-\$9,999	.02320
\$10,000-\$24,999	.02280
\$25,000-\$49,999	.02180
\$50,000-\$74,999	.02140
\$75,000 and over	.02090

10 % Purchase Option

24 Months

Advance Payments	2
\$3,000-\$9,999	.04380
\$10,000-\$24,999	.04330
\$25,000-\$49,999	.04250
\$50,000-\$74,999	.04210
\$75,000 and over	.04170

36 Months

Advance Payments	2
\$3,000-\$9,999	.03160
\$10,000-\$24,999	.03120
\$25,000-\$49,999	.03030
\$50,000-\$74,999	.02980
\$75,000 and over	.02940

48 Months

Advance Payments	2
\$3,000-\$9,999	.02560
\$10,000-\$24,999	.02520
\$25,000-\$49,999	.02420
\$50,000-\$74,999	.02370
\$75,000 and over	.02330

60 Months

Advance Payments	2
\$3,000-\$9,999	.02210
\$10,000-\$24,999	.02160
\$25,000-\$49,999	.02060
\$50,000-\$74,999	.02010
\$75,000 and over	.01960



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General Credit Guidelines

\$10,000 - \$49,999

- 2 years time in business, present control
- Credit bureau reports, 5 year history, no derogatory information, minimum of 7 satisfactory trade lines
- Personal guaranty required with a Fair Isaac FICO of 650 or higher
- Bankruptcy DAS score cannot exceed 650
- Less than 10 inquiries within the last 6 months/ Less than 5 within the last 30 days
- Bank reference - Medium 4 figure, with 1.5 year clear history
- Dun and Bradstreet Report reviewed
- Clear major trade references
- Comparable high credit, trade or persona references

\$50,000 - \$75,000

- 3 years time in business, present control
- Credit bureau reports, 5 year history, no derogatory information, minimum of 7 satisfactory trade lines
- Personal guaranty required with a Fair Isaac FICO of 650 or higher
- Bankruptcy DAS score cannot exceed 650 Bank reference – Minimum Low 5 figure, with 2 year clear history
- Dun and Bradstreet Report reviewed
- Clean leasing and trade references
- Comparable high credit, trade or persona references

\$75,000 and Over

- 4 years time in business, present control
- Credit bureau reports, 7year history, no derogatory information, minimum of 7 satisfactory trade lines
- Personal guaranty required with a Fair Isaac FICO of 650 or higher
- Bankruptcy DAS score cannot exceed 650
- Bank reference – Minimum Medium 5 figure, with 3 year clear history
- Clean leasing and trade references
- Comparable high credit, trade or personal
- Minimum 75% comparable credit (installment or lease reference)
- Financial Statements 2 years required, Main Street National Bank reserves the right to request three years of financial statements, including all notes, prepared by a CPA, reviewed or audited. We may require the most recent interim and prior year's comparable interim statements. If the statements are not reviewed or audited, we may request signed income tax returns including all schedules for the last two (2) years.

NOTE: A complete financial statement package consists of cover sheet, CPA statement, balance sheet, income statement, cash flow statement and notes to the financials.

- All inquiries in the last 30 days must be explained
- All lease inquiries in the last 90 days must be explained
- Revolving bank card balances will be reviewed in relationship to usage and availability
- The number of new open accounts in the last 12 months will be reviewed in relationship to the applicants previous behavior



Phone: 866-563-8500 x 1030

Local: 281-348-2030

Fax: 281-348-2070

**FOR INFORMATION ON
LEASING CONTACT:**

CARL HOLMQUIST

Director National Account Programs

3752 S Walden Way

Aurora, CO 80013

(303) 593.2070 Direct

(303) 593.2080 Fax

Email: cholmquist@msnbank.com

Home Office

MAIN STREET NATIONAL BANK

23970 US 59 North

Kingwood, TX 77339

(866) 563-8500 Ext. 1030

Fax: (281) 348-2079

Chartered in 1984, **MAIN STREET NATIONAL BANK** is a federally insured institution dedicated to serving America's small businesses. MSNB is headquartered in Kingwood, Texas and specializes in Equipment Leasing with the management team having an average of 20 years experience in the finance industry. MAIN STREET NATIONAL BANK focuses on providing financial services tailored to the capital needs of small businesses located nationwide.



**1850 Crown Dr. Ste. 1112
Dallas, TX 75234**

Phone numbers:

972-831-1600 / 972-831-0280

Fax number:

972-831-1416

*"Turn hundreds of legacy
phones into SIP Phones"*

abp TECH VAR Solution



**Financing
Program
Solutions**



KINGWOOD, TEXAS



Comprehensive Financial Services

abp Technology

has entered into a partnership with **MAIN STREET NATIONAL BANK** to design and implement unique financial products that are developed to compliment the needs of our Sales Team and the Sales Force of our Dealers. They work with us to design programs that drive new and repeat business through superior service, efficient processes, innovative product offerings and the deployment of "e-business" technologies. Such as:

- **Multiple Tiered Credit Profiles**
- **Demo Financing**
- **Leasing Programs**
- **Rental Equipment Financing**
- **Equipment Finance Agreements**
- **Canadian Programs**
- **Municipal Programs**



MAIN STREET NATIONAL BANK believes in long-term relationships between us, our Dealers and our customers. They understand the importance of a customer's need to upgrade their equipment during their lease and they provide an easy, cost effective way to accommodate these requests.

Rather than offering a choice of two or three pre-packaged programs, their marketing team analyzes our current product line, sales model, customer needs and our strategic vision.

abp then works with **MAIN STREET NATIONAL BANK** to present customized lease and/or finance programs. Programs are designed to provide better account control, reduce costs, enhance margins and increase market penetration.

**Call Today for More
Information!**

(866) 563-8500 Ext. 1030

Customized Programs

MAIN STREET NATIONAL BANK structures programs in a variety of ways to meet the exact needs of each client. Payments can be diverse to match uneven cash flow, tied to specific projects, gradually increased (or decreased), or even deferred for a period of time. One of their **Account Executives** is assigned to you and can explain each of these programs in greater detail and help with applications.

Joint Marketing / Telemarketing

Color co-branded literature promotes both product and leasing programs. In addition, a staff of professional telemarketers work on your sales initiatives, such as new product roll-outs, pre-show prospecting and lead follow up.

Leasing On-line

Today's economy and technology costs necessitate that businesses increase process efficiencies in order to be successful.

MAIN STREET NATIONAL BANK offers a complete financial solution via the internet, from your office, a trade show, or at your customer's