



**SAULSBURY HILL FINANCIAL**  
MUNICIPAL COMMERCIAL FEDERAL

# PROCESSING A LEASE

David J. Clamage

*“It’s the little details that  
are vital. Little things  
make big things happen.”*

**– JOHN WOODEN**



# Share your insights about the customer

✧ **What are the buying signals you've heard?**

✧ **Where has your access been?**

Operations

Finance

✧ **How does your project impact their business?**

Cash Flow

Mission Critical

Mandated Internally Externally

✧ **What else have you learned?**

**YOU MANAGE  
THE PROCESS!**

# The quote

✧ **We convert equipment sell price to payments**

✧ **For SHF to generate a tailored quote to share with your client, we ask you provide:**

1. Equipment Cost
2. Customer Name
3. Type of business customer conducts
4. Scope of work (general)
5. Anything else you've learned that we can add to provide flexible financing to your customer

**CALL OR EMAIL  
SHF 24/7**

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# Dialogue is key

✧ **Listen to the customer**

✧ **How do they finance?**

✧ **What's important to them?**

Accounting

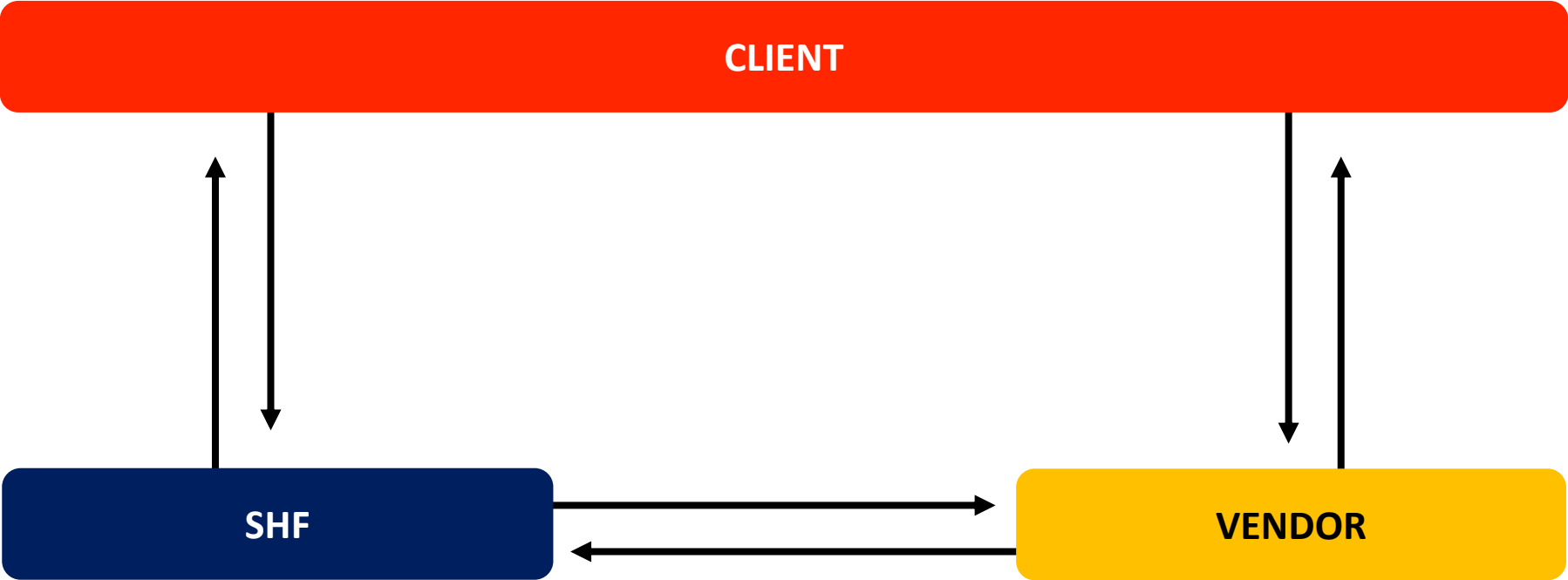
Payments

The Designated Hitter Rule

What?!



# Flow of communication



We're happy to work with sub-vendors on your project too.

# The quote vs. the proposal

## ✧ Take research and convert into formal proposal

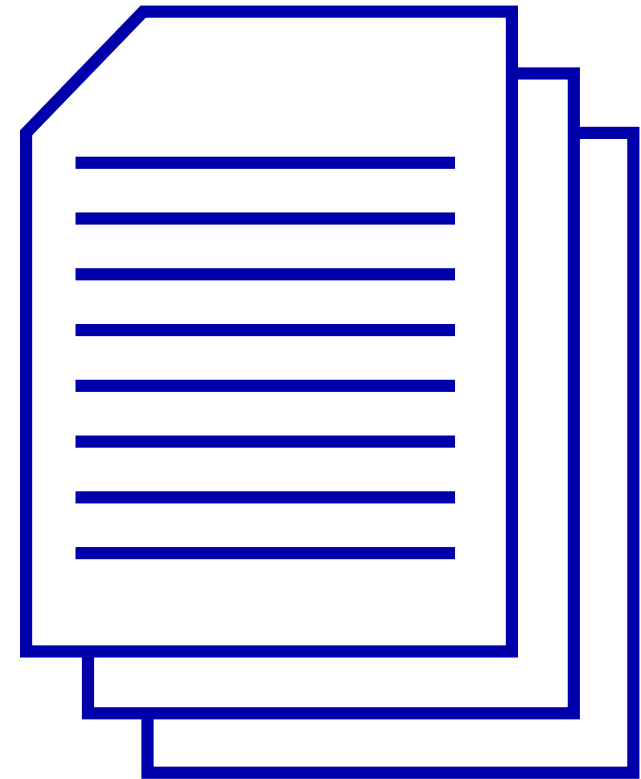
Includes your document(s):

MOU

LOI

Contract

## ✧ Buying signal for all parties



# The credit file

## ✧ **Build a credit file to support financing**

Credit application & signed release

Recent financial statements

## ✧ **Check credit and references**

Q&A





# Credit approval & documents

## ✧ Credit Approval

## ✧ Document Preparation

*Detailed* project description

Serial & model numbers

All the nuts and bolts, timeline, etc.

## ✧ Document Execution

Your customer's signature



# Executed documents

## ✧ **We receive properly executed documents**

Approval issued

PO

Verbal

## ✧ **You get paid**

Progress payments if included<sup>1</sup>

On acceptance if not

1: Progress payments for municipal financing may require a surety bond.

# Pitfalls & traps

✧ **Incomplete credit file**

✧ **Bad credit**

Financial Statements

References

✧ **Improperly executed documents**

✧ **Change orders**



**DELIVERY OF EQUIPMENT BEFORE  
APPROVAL & EXECUTION OF  
DOCUMENTS IS EXTREMELY BAD!**

# Happy days & cash

## ✱ **100% *True Sale* for you**

No recourse to you

No credit risk to you

No chargebacks

No bill and collect

No nonsense!



# CONTACT US

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