WE FINANCE AMERICA

Commercial Loan Placement Advisory • Nationwide • All 50 States

(602) 905-2066
info@wfa.cash
wfa.cash

EQUIPMENT SALE-LEASEBACK • $250,000 TO $30 MILLION

Turn the Equipment You Already Own Into Working Capital — and Keep Using It.

What is a sale-leaseback? Your business sells equipment it owns outright to a lender at its fair market value and, at the same moment, leases it right back. You receive one lump sum of cash. The equipment never leaves your site, and your crews keep running it. At the end of the lease you can buy it back, extend, or upgrade.

Programs run from **$250,000 to $30,000,000**, based on the value of the equipment that qualifies. Checking your options is a soft pull only — no effect on your personal credit.

Important: Not All Paid-Off Equipment Qualifies

Every item is approved — or declined — by the lender's underwriting team. To qualify, a piece of equipment must:

- Be **owned free and clear** by your business;
- Have a real, provable **fair market value**; and
- Be **resellable** — there must be a broad market of buyers and dealers for it, so the lender could sell it if it ever had to.

That is why we ask you to list **every** item on the attached Schedule A. Underwriting uses your list to decide which items, if any, can be included in your sale-leaseback.

How It Works

1 **Complete the attached Schedule A.**

List every piece of paid-off equipment you would consider including, with your honest estimate of its fair market value (see page 2).

2 **Email it to info@wfa.cash.**

Save the filled-in PDF and attach it to an email. Or call Athena at (602) 905-2066 and she will take your application.

3 **Underwriting reviews each item.**

The lender decides which equipment qualifies and at what value, then presents your offer. Nothing is final until you approve it.

We Finance America, Inc. is a commercial loan placement advisory company, not a lender. This is not an offer to lend or extend credit. All programs, amounts and asset eligibility are subject to lender underwriting and approval.

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SCHEDULE A INSTRUCTIONS • READ BEFORE YOU LIST YOUR EQUIPMENT

How to Estimate Fair Market Value

The value column is the most important number on Schedule A. Ask two questions for every item:

1. What would a buyer pay for it today — used?

Not what you paid for it. Not what a new one costs. What would it realistically sell for right now, in its current condition?

2. How easy would it be to sell right now?

Is there a broad market for it — dealers, auctions and other businesses that buy this kind of equipment used? The broader the market, the more likely the item qualifies.

A dealer's price counts as fair market value.

If you had to sell an item quickly, you might sell it to a dealer who buys and resells that type of equipment used or refurbished. **The price that dealer would pay you is still the sale price — it is still fair market value.** If you found your own buyer and sold it direct, you would usually get a little more. Fair market value is not just one business selling to another; it also includes what a dealer would pay. That is why it is not a simple equation — so estimate honestly and conservatively. Underwriting will confirm the final value.

Filling in the worksheet

- **Make, Model, Year** — exactly as shown on the equipment or its title.
- **S/N / VIN** — the serial number, or the VIN for anything with a title.
- **New / Used** — how it was bought. Check one.
- **Type and Condition** — check one box in each column.
- **Fair Market Value** — your estimate, using the two questions above.
- **Location** — the city and state where the equipment sits today.
- Not sure of a detail? Fill in what you know — your loan advisor will help with the rest.

Questions? Call Athena 24/7 at (602) 905-2066

Send your completed Schedule A to info@wfa.cash • wfa.cash/equipment-sale-leaseback

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Schedule A — Sale-Leaseback Equipment

LEGAL BUSINESS NAME *	CONTACT NAME	MOBILE PHONE	EMAIL	DATE

List every paid-off item you would consider including. Not every item will qualify — the lender's underwriting decides which equipment, if any, can be included. **Fair Market Value** = what a buyer or a used-equipment dealer would pay you for it **today, in its current condition** — not what you paid, and not the price of a new one. Need more lines? Print page 3 again.

#	Make	Model	Year	S/N / VIN	New / Used	Equipment Type (check one)	Condition (check one)	Fair Market Value	Location (City, State)
1					☐ New ☐ Used	☐ Heavy Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
2					☐ New ☐ Used	☐ Heavy Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
3					☐ New ☐ Used	☐ Heavy Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
4					☐ New ☐ Used	☐ Heavy Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
5					☐ New ☐ Used	☐ Heavy Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
6					☐ New ☐ Used	☐ Heavy Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
7					☐ New ☐ Used	☐ Heavy Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
8					☐ New ☐ Used	☐ Heavy Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
9					☐ New ☐ Used	☐ Heavy Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
10					☐ New ☐ Used	☐ Heavy Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	

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#	Make	Model	Year	S/N / VIN	New / Used	Equipment Type (check one)	Condition (check one)	Fair Market Value	Location (City, State)
11					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
12					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
13					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
14					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
15					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
16					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
17					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
18					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
19					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
20					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
21					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
22					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	

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#	Make	Model	Year	S/N / VIN	New / Used	Equipment Type (check one)	Condition (check one)	Fair Market Value	Location (City, State)
23					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
24					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
25					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
26					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
27					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
28					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
29					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	
30					☐ New ☐ Used	☐ Heavy ☐ Vehicle ☐ Tech ☐ Medical ☐ Restaurant ☐ Mfg. ☐ Other	☐ Excellent ☐ Good ☐ Fair ☐ Needs Repair	$	

TOTAL ESTIMATED FAIR MARKET VALUE

$

I certify this Schedule A is complete and accurate to the best of my knowledge, and that every item listed is owned by the business free and clear unless noted. I understand values are my estimates, that not all equipment will qualify, and that eligibility and final value are determined solely by the lender's underwriting. I authorize We Finance America to contact me by phone and email about this request.

SIGNATURE * | **PRINT NAME *** | **TITLE** | **DATE ***

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