



Med Loan Finance

"A Loan Processing Company"

LOAN PROCESSING FOR MEDICAL PROVIDERS SINCE 2002

Thank You for Choosing **Med Loan Finance.com** For Your Loan Processing

We maintain strong and secure relationships with over **10 lending sources**. Med Loan Finance.com is constantly working on new ways to get more approvals for your clients and help improve your cash flow

Our multiple lending sources and a variety of programs for your patients can significantly **increase your patient volume**. We continue to offer the lowest and the broadest interest rates in the industry along with the lowest monthly payment plans to assist patients.

12 Benefits of Using Med Loan Finance.com

- ✓ **100% Payouts** to Provider, **NO Discounts!** Improve Profitability
- ✓ **NO Enrollment or Annual Fees** to you
- ✓ **NO CONTRACTS** to Sign, Our service is completely **FREE**
- ✓ Highest approval rates, can get funding for credit scores as low as **500...incremental business**
- ✓ Quick Funding, (Can be funded within 3 business days)
- ✓ Multiple lending sources and loan options, more patients qualify
- ✓ Expert Customer Service...Talk to the same person all the time.
- ✓ Lowest Payments for Patients, as low as 1% of Loan Amount
- ✓ Interest rates from 9.9% up, depending on credit worthiness
- ✓ Loan terms up to 84 months
- ✓ Loan amounts up to **\$50,000+**, installment loans and revolving credit
- ✓ Up to 21 Months Interest Free, No Retro Active Charges. If payments not paid on time.

**Clients may apply
4 different ways:**

**1) Direct link from
Your Website**



**2) On-Line at
www.MedLoanFinance.com**



3) By Fax

**4) By Calling
1-800-504-4053**



Med Loan Finance.com looks forward to providing the excellent customer service your practice truly deserves. The **Better Business Bureau** has awarded Med Loan Finance.com with its highest **A+ rating**. With over 50 combined years of experience in medical financing, Med Loan Finance.com is confident that we can provide a dynamic financing solution designed to meet the unique needs of your practice.

Med Loan Finance.com ♦ Back Loan Finance.com ♦ Dental Loan Finance.com ♦ Funeral Loan Finance.com

10515 W. 148th Terrace Overland Park, KS 66221
Toll Free Number (800) 504-4053 Toll Free Fax (800) 555-8122



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FINANCING PROCESS OVERVIEW PAGE 1 OF 2

How our process works:

1) Client can Apply by: a) On-line link from your web site, b) On-line application on our website, c) Via fax or d) Via the phone.

2) Then Clients are directed to the Loan Search Form to explain our fees.

****IMPORTANT STEP****

By completing the Loan Search Form (LSF) Client elects to pay the fee to Med Loan Finance upon loan approval;

- This enables the client to obtain the best offers including 1% of Balance Minimum Payments (Chart Below, Online and in Packet) and possibly receive a discount of Med Loan Finance fees:
- The client will have more financing options available (fewer lenders allow the fee to be included as part of the loan);
- The election not to fill out this form will result in the fee being added to the loan amount requested
- For Sub Prime applicants, there is a \$5.00 per applicant fee, which the lender charges Med Loan Finance.

Med Loan Finance

Estimated Monthly Payment

Loan Amount	Monthly** Min Payment 1% of Balance Min of \$15	Interest Free Program*			Monthly Payment***				
		Monthly payment Amount to Pay to pay off in Interest Free			No Interest Free 11.99% Interest Rate				
		6 Months	12 Months	18 Months	24 Months	36 Months	48 Months	60 Months	
\$ 1,000	\$ 15	\$ 167	\$ 83	\$ 56	\$ 47	\$ 33	\$ 26	\$ 22	
\$ 1,500	\$ 15	\$ 250	\$ 125	\$ 83	\$ 71	\$ 50	\$ 39	\$ 33	
\$ 2,000	\$ 20	\$ 333	\$ 167	\$ 111	\$ 94	\$ 66	\$ 53	\$ 44	
\$ 2,500	\$ 25	\$ 417	\$ 208	\$ 139	\$ 118	\$ 83	\$ 66	\$ 56	
\$ 3,000	\$ 30	\$ 500	\$ 250	\$ 167	\$ 141	\$ 100	\$ 79	\$ 67	
\$ 3,500	\$ 35	\$ 583	\$ 292	\$ 194	\$ 165	\$ 116	\$ 92	\$ 78	
\$ 4,000	\$ 40	\$ 667	\$ 333	\$ 222	\$ 188	\$ 133	\$ 105	\$ 89	
\$ 4,500	\$ 45	\$ 750	\$ 375	\$ 250	\$ 212	\$ 149	\$ 118	\$ 100	
\$ 5,000	\$ 50	\$ 833	\$ 417	\$ 278	\$ 235	\$ 166	\$ 132	\$ 111	
\$ 6,000	\$ 60	\$ 1,000	\$ 500	\$ 333	\$ 282	\$ 199	\$ 158	\$ 133	
\$ 7,000	\$ 70	\$ 1,167	\$ 583	\$ 389	\$ 329	\$ 232	\$ 184	\$ 156	
\$ 8,000	\$ 80	\$ 1,333	\$ 667	\$ 444	\$ 377	\$ 266	\$ 211	\$ 178	
\$ 9,000	\$ 90	\$ 1,500	\$ 750	\$ 500	\$ 424	\$ 299	\$ 237	\$ 200	
\$ 10,000	\$ 100	\$ 1,667	\$ 833	\$ 556	\$ 471	\$ 332	\$ 263	\$ 222	
\$ 15,000	\$ 150	\$ 2,500	\$ 1,250	\$ 833	\$ 706	\$ 498	\$ 395	\$ 334	
\$ 20,000	\$ 200	\$ 3,333	\$ 1,667	\$ 1,111	\$ 941	\$ 664	\$ 527	\$ 445	
\$ 25,000	\$ 250	\$ 4,167	\$ 2,083	\$ 1,389	\$ 1,177	\$ 830	\$ 658	\$ 556	

Programs listed above are for those who qualify. We have other Programs for those who are credit challenged.

* Interest Free Programs are for Interest Free for Term approved for. If you do not pay off if that time, interest is calculated only on remaining balance.

** Payment is based on balance plus any interest

*** If Interest Free program is offered with this rate, the payoff term of loan will be less than months shown.

This does not include Med Loan Finance fees, which start at \$59.00

Updated:


9/1/10



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FINANCING PROCESS OVERVIEW PAGE 2 OF 2

- 3) Our office will run the application and Contact the Client. We will usually have an answer within 10 to 15 Minutes, unless Loan Search form is not sent in, then it can take up to 3-4 business hours and sometimes longer for credit challenged patients.
- 4) We will fax your office a "Pre-Approval / Denial Notification" (Below) after we get responses from our lenders. The Pre-Approval is contingent on receipt of original contract and income validation. We may also fax a Pre-Approval with a Medical Credit Card that requires **NO INCOME VERIFICATION.**



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Pre-Approval / Denial Notification!

*Provider: Your Office
Fax Number: (913) 685-2648*

*Patient's Name: Your Client
Date: 3/19/2007*

(X) Pre-Approved for 100% Financing*:
Total Pay-out to your office: \$10,000.00
*Contingent on Receipt of Original Contract and Income Validation

() Unable to place loan at this time:
We will try to get a Co-Signer for client

You Can Also Check Status of ALL Your Clients at:
Medloanfinance.com

Call our office for a User Name and Password

**We will attempt to contact the patient to discuss loan terms.
Please have them call 800-504-4053 to get their closing package.**

Thank-you for your business

10515 W. 148th Terrace Overland Park KS 66221
Toll Free Number: 800-504-4053 Toll Free Fax: 800-555-8122

- If a Client has been declined we will discuss other options that may be available to them and will try all avenues possible to help them obtain a Loan.
 - All Loan Documents are sent by Email and/or Fax to the Client
 - Once Original Paperwork has been received from Patient, we will send your office a Loan Disbursement to be verified and completed and faxed back to us at 800-555-8122. Qualified applicants will receive Credit Card or Checks sent to the Provider.
- 5) You should then receive the disbursement seven to fourteen days prior to surgery with our regular lending partners. If any problems arise, our office will contact you with the issues.

All Fees will be paid by the Client, **100% Payout** goes to your office.



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PROVIDER & CLIENT FAQ

Can I Improve my Profitability With Med Loan Finance?

Med Loan Finance has the most competitive programs on the market. We have not found a program from another lending source that we didn't save the provider money and/ or obtain a higher approval percentage. We have **NO Provider Discounts, NO Enrollment or Annual Fees** and Free Web Site Portal Access Along With Free Provider Populated Application Page. We get you more Patients approved for Procedures!

What are Advantages of working with Med Loan Finance?

Besides having the highest payouts to the Provider. We offer expert customer service for both you and your patients. We also offer:

- ✓ **Highest approval rates for ALL levels of credit**
- ✓ **Quick Funding, (Can be funded in as little as 3 days)**
- ✓ **Multiple lending sources and loan options**

Is Med Loan Finance the Lender or Finance Company?

NEITHER! We choose to operate as a loan processing company that is not affiliated with any one particular lender or lending partner in order to offer your clients more options.

How and when am I paid?

Some of our lending partners' funds may be available in as little as 3 days after applying. One of our lending partners pays up to 7-14 days in advance of procedure.

What will my clients interest rate be?

Their interest rate will vary based on their credit history, selected loan term, and loan amount. **We work with certain lending partners that offer a six to twenty one-month interest free program. Their interest rate will amount to 0% if paid off within the interest free period.** Patients with excellent credit ratings who apply for financing through Med Loan Finance qualify for extra-low interest rates. Even patients with past credit problems can qualify for reasonable rates.

What loan terms are available to clients?

Available loan terms may include 12, 24, 36 and 48 months or a revolving credit line depending on clients credit background and in some cases we can even arrange financing for as long as 360 months.

Are there down payment requirements for clients?

Down payment requirements are determined based on their credit if they have average or above credit, they may not be required to put any money down.

We hope this information has answered most of your questions. However, please feel free to contact us for any further information.



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WEB ACCESS AND LINKS

Web Access

To monitor your clients go to www.MedLoanFinance.com, click on "Provider Login" on right hand column. Use the following for your login information to our processing center:

User ID: tyentusa Password: gamet1m3

If Blank call 1-800-504-4053 for User ID and Password

Web Links

Below are some examples that you can use on your site to send your client directly to your personalized application page. You would have your IT copy the link you prefer or create your own. Examples are also shown on the "Banner" tab of our site.

Your Personalized Application Link's URL is, this is also shown when you log into our website:

<https://www.medloanfinance.com/creditapp.asp?did=7313>





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ADDITIONAL PARTNER PROGRAMS OFFERED FOR PROVIDER'S

Search Engine Optimization (SEO)

As a business owner, we are all searching for ways to get more customers. Recent studies have shown that more than 80% of all purchases of more than \$20 begin on the internet. So, with millions of people searching the Internet daily, and with all of the competition for business, it's easy to understand the importance of having the necessary exposure to capture your target audience.

We partnered with 2 unique LSO companies. One specializes in getting ranked at a local level and the other specializes on more of a national level for search.

Send Request / Reorder form to get more information and **Special offer** for Med Loan Finance providers.



FREE TIP

Add Med Loan Finance application link on your web site as is ranked in the number 1 position in over 100 searches, and this could help your ranking.

FREE TIP For Plastic Surgeons

Go to <http://www.financing-plastic-surgery.com/surgeon-join.cfm> and fill out your information as they are ranked high on search engines.



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ADDITIONAL PARTNER PROGRAMS OFFERED FOR PROVIDER'S

CREDIT REPAIR PROGRAM



An Affiliate of our Company **My Easy Credit Cleanup.com** can help clients with errors on their credit report. We offer discounts to you and your employees.

This program could help clients with bad credit by improving it initially within 45 days by as much as 47% of items being cleaned up and further improvement within 6-8 months, thereby helping a client that otherwise can not get a loan to be able to secure a loan at a later time. No other loan processing company or lender offers this type of program.

Free RX Plus



Med Loan Finance.com is a strategic partner with **FREE RX PLUS**.

Free Rx Plus can help any of your employees and your patients with SIGNIFICANT SAVINGS on PRESCRIPTIONS, LAB WORK and IMAGING procedures.

These cards are FREE and could be given out with consultations as an extra perk.

If you would like more cards, simply fill out reorder form or call 1-800-504-4053.

Low Rates ♦ Easy Application Process ♦ Fast Closing



MedLoanFinance

Leasing For Everything Your Practice Needs!!!

Having relationships with over 15 financial institutions, Med Loan Finance.com can assist with virtually any need and under every credit situation.

We Can Help You with almost Any Leasing Need

- New/Used Equipment
- Office Renovation
- Practice Software
- Office Build Out
- Computer Hardware
- And More!!!

Flexible Products to Fit ANY Budget or Situation

- We Leverage our relationship with over 15 lending sources to find the leasing program that fits your budget and the overall goals and objectives of your practice

Preferred Clients Benefits

- Special Discounted Rates
- Application **ONLY** up to \$150,000
- Fast Decisions
- Exclusive Promotional Programs
- Streamlined Processing
- Flexible Payment Plans
- **And Much More!**

Have a Current Need?

Give Sergio Lira a call Today!

913-944-4345



MedLoanFinance

If you are currently speaking with a source to help with a financial need, give us a call before you sign, we may be able to save you substantial money or offer more attractive program options.