



Structures	<ul style="list-style-type: none">Finance and operating leasesEquipment finance agreements (loans)Sale-leasebacksRent discountingsPortfolio acquisitions <p><i>Participations and non-notification can be considered</i></p>
Servicing / Documentation	<ul style="list-style-type: none">Qualified originators may retain servicing and use originator documents or in-place documentsAtalaya Leasing can also service leases and document transactions
Credits	<ul style="list-style-type: none">Commercial credits: B- or better credits are preferred. May fund transactions with CCC+ or lower rated credits with collateral support, sponsor support, positive credit momentum, or other mitigating factorsCan underwrite unrated equivalents
Industries	<ul style="list-style-type: none">Industry agnostic – experienced across most industriesHigher bar for venture stage businessesNo “sin” industries such as marijuana or firearms
Equipment	<ul style="list-style-type: none">Equipment agnostic – experienced across most equipment typesExperienced in soft collateral including 100% software financingsNew and used equipmentEquipment located in foreign locations is acceptable for Borrower/Lessee locations indicated below
Borrower/Lessee Location	<ul style="list-style-type: none">U.S., Canada and UK locations are all acceptableOther jurisdictions will be evaluated on a case-by-case basis
Size	<ul style="list-style-type: none">Usually \$2-25 million; can consider larger transactionsCan fund progress payments over funding period
Term	<ul style="list-style-type: none">Up to 7-year terms permitted based on credit and collateralNo minimum term
Pricing	<ul style="list-style-type: none">7% and greater buy ratesRisk-based pricing depending on credit and collateral qualityAbility to take tax benefits where available

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\$10 Million

A data center serving private enterprises and government agencies upgrades its equipment to enhance security.



\$25 Million

An early-stage, geriatric care company adds dialysis machines to expand facilities into new markets.



\$40 Million

A U.S. mortgage provider upgrades software technology to develop a best-in-class origination program.



\$10.5 Million

A family-owned packaging manufacturer adds printing equipment to grow capacity.



\$4.3 Million

An earth moving company enters into a sale-leaseback transaction with heavy equipment tractors and wheel loaders to add capacity for new projects.



\$4 Million


An oilfield services company adds pump down units to meet its expanding customer needs.

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Program Overview	<ul style="list-style-type: none"> Programmatic monthly or quarterly portfolio purchases from select small ticket equipment lease originators (<\$250,000 per lease) Target credit parameters and buy rates set forth below Finance and operating leases Equipment finance agreements (loans)
Servicing	<ul style="list-style-type: none"> Servicing retained or released purchases Leverage originator documents
Industries	<ul style="list-style-type: none"> Industry agnostic – experience across many industries No per se “sin” industries such as marijuana or firearms
Equipment	<ul style="list-style-type: none"> Equipment agnostic – experience across many equipment types Experienced in soft collateral New and used equipment
Borrower / Lessee Location	<ul style="list-style-type: none"> U.S., Canada and UK locations are all viable Other jurisdictions will be evaluated on a case-by-case basis
Term	<ul style="list-style-type: none"> Up to 60 month terms permitted based on credit and collateral, with limited allowance for up to 72 month terms No minimum term
Pricing	<ul style="list-style-type: none"> Risk-based pricing depending on credit and collateral quality Ability to take tax benefits where available Eligibility criteria and concentration limits established by originator

	TIER 1 “A” CREDITS	TIER 2 “B” CREDITS	TIER 3 “C” CREDITS	TIER 4 “D” CREDITS	RECENT REPRESENTATIVE TRANSACTION
TIB (YEARS)		3+ to 8+	2+ to 5+	2+ to 5+	 \$20.0+ Million Monthly purchase program with captive small ticket lease originator for up to \$20.0 million in annual purchase volume of Tier 2-4 credits.
FICO		660+ to 690+	635+ to 670+	610+ to 630+	
PAYNET		640+ to 660+	630+ to 640+	630+ to 640+	
TRADELINES		8+ to 12+	10+ to 12+	8+ to 10+	
CREDIT HISTORY (YEARS)		8+ to 12+	10+ to 12+	8+ to 10+	
MAX BORROWER EXPOSURE		\$250,000	\$200,000	\$200,000	
TARGET BUY RATE		8.5%+	11.0%+	15.0%+	

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