



SmartWay Finance Center

“Smart Trucks”

“Smart Loans”

“The SmartWay”

iBank Background

- Founded in 1998
- 3rd Generation Entrepreneur
- Found access to capital difficult and time consuming.



iBank?



**Matchmaker for Business Owners/Entrepreneurs
and Lending Sources in the US.**



What's Funding

| Credit Rating | Nationwide | Prior to March 16 th | Post March 16 th |
|---------------|------------|---------------------------------|-----------------------------|
| "A" | 30% | FUNDED | FUNDED |
| "B" | 20% | FUNDED | Collateral |
| | 20% | Collateral | Collateral |
| "C" | 30% | Collateral | Collateral |

Bad Loan Package Can Hurt!!



61% of businesses are turned down due to poorly written loan packages - not their credit history.

*The average borrower meets with four different lenders and gets turned down four times.
Most give up!*



The Struggle

- *Small business owners are:*

Overwhelmed by the amount of loan application paper-work

Frustrated by the slow approval process

Discouraged by lender rejection

Stressed-out over time-consuming lender searches

Ill-equipped to deal with the changing credit markets

What can we do?

SmartWay Finance Center

SMARTWAY FINANCE CENTER

Call 1-877-767-8875 | Log-In |



Available Technology:

Idle Reduction 

Aerodynamics 

Wheels / Tires 

SmartWay Certified Tractors

SmartWay Certified Trailers


Navigate to:

SmartWay Clean Diesel Finance Program NEW

Home

Introduction

About Us

Lenders 

Get a fast loan quote Now – truck , trailer, & equipment loans and leases

Start Your Loan Application Now:

① Loan Type






② Amount \$

③ Location



Products Catalog

Product Catalog

| Product Name | Model | Manufacturer | Vendor | View | Retail Cost |
|---|----------------------------|---------------------------|-----------------------|---|-----------------------------|
| BLACKROCK® APU and BLACKROCK EVOLUTION (TM) | 2/3 cylinder Yanmar engine | Black Rock Systems LLC | Black Rock | | \$8,700 - \$9,600 installed |
| ComfortPro | PC6000 | Carrier Corporation | Carrier Transicold |  | \$8,900 (installed) |
| E-Z On APU | Model I | E-Z On Power Systems, LLC | E-Z On Power Systems |  | \$9,499 plus Installation |
| DUNAMIS POWER SYSTEMS APU | ProMax 3-cyl. Yanmar | Dunamis Group, LLC | Dunamis Power Systems |  | \$8,900. + Install |
| PADDOCK SOLAR PANEL | PAS012V | PADDOCK SOLAR | PADDOCK SOLAR | | \$1,049.00 |
| PADDOCK SOLAR PANEL | PAS06V2 | PADDOCK SOLAR | PADDOCK SOLAR | | \$1,309.00 |
| PADDOCK SOLAR MAXIMIZER | PASOMAX612 | PADDOCK SOLAR | PADDOCK SOLAR | | \$1,049.00 |
| RigMaster Power APU | T2 | RigMaster Power Corp. | RigMaster Power Corp. |  | \$7250 + install |
| RigMaster | | RigMaster | RigMaster |  | \$7725 + |

Vendor Specifications

Apply for a Loan
NOW

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SmartWay Certified
Tractors

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BLACKROCK® APU and BLACKROCK EVOLUTION(TM)

Product General Info

Model:
2/3 cylinder Yanmar engine

Manufacturer:
Black Rock Systems LLC

Retail Cost:
\$8,700 - \$9,600 installed

Product Description:

Black Rock Systems manufactures the BLACKROCK® APU (with either a 2 or 3 cylinder YANMAR engine and either a 3.7, 5.2 or 6.0kW generator) and the BLACKROCK EVOLUTION(TM) (2 cylinder YANMAR with either a 3.7 or 5.2 generator and a Patent Pending Sliding Frame System making it the most serviceable APU on the market.) All models are self-contained, stand-alone units that do not invade the truck's main systems. The HVAC unit on all models provides 26,000 BTUs of A/C and heating and all have a "Smart Power Management" system which balances the load between the HVAC and power generation to provide the most effective air distribution. The 2/3cylinder BLACKROCK® APU weighs 455 lbs (w/HVAC unit) and measures 29.5" W x 28.5" H x 30" D. The 2 cyl consumes 0.20 gallons of fuel per hour; the 3 cyl 0.30 gallons. The BLACKROCK EVOLUTION(TM) is sized for reduced frame rail availability (24.5"W x 27.5"H x 31" D) has a patent pending sliding frame systems which extends 14" making access to the APU from all sides when checking or servicing APU. Utilizes all current BLACKROCK® options.



Loan Request Profile

Please continue with the registration process by filling out ALL of the questions below.

Loan Prequal Questions

- * Please estimate your personal credit rating:
- * How long have you been in business?
- * Do you own a home?
- * What is your Average Monthly Billing?
- * What is the average size of your invoices?
- * Describe your business structure:
- * How many trucks are in your fleet (including owner/operators)?
- * Is there currently a lien on your truck?

Products Needed

- * Are you seeking idle-reduction technologies (Auxillary Power Unit)?
- * Are you seeking truck aerodynamics?
- * Are you seeking friction reduced tires?
- * Are you seeking a low-emissions tractor-trailer or vehicle?

SmartWay Finance Center

- MATS Launch
- APU's, Tires, Skirts, Aero Dynamics, Trucks Tractors, Trailers.
- Contacted by lenders at the show
- 2,500 apps to date
- Over 60% looked at



Benefits

Owner Operator

- Last Resort (Maybe)
- Saves Time
- Saves Money
- Shop Products
- Lower Fuel Costs
- Proper Loan App. Builder

Fleet Owners

- Saves Time
- Saves Money
- Compare Rates
- Shop Products
- Lower Fuel Costs
- Proper Loan App. Builder

The Future



Insurance



Compliance



Latest News



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