



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	6 th Post March 16th	
"A"	30%	FUNDED	FUNDED	
44 D !!	20%	FUNDED	Collateral	
"B"	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

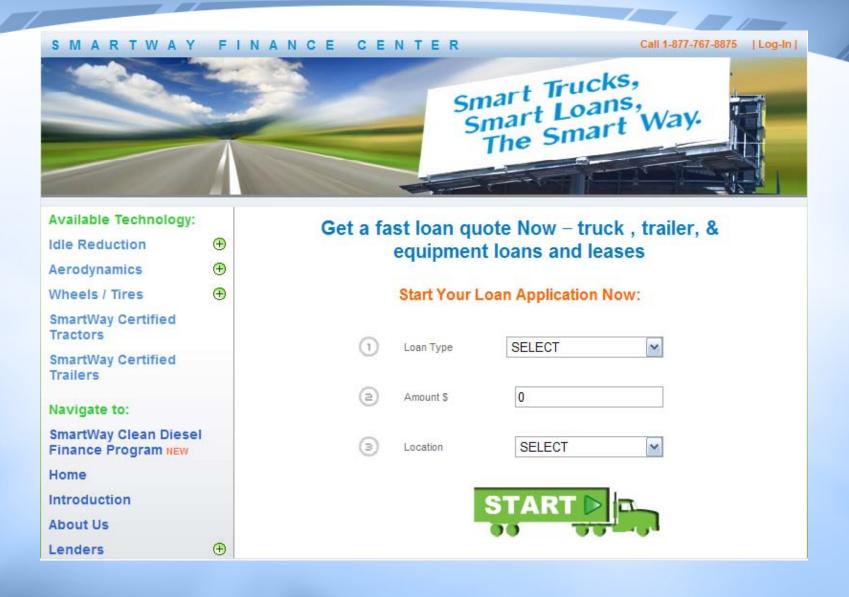
Stressed-out over time-consuming lender searches

III-equipped to deal with the changing credit markets

What can we do?



SmartWay Finance Center



Products Catalog

Product Catalog

Product Name	Model	Manufacturer	Vendor	View	Retail Cost
BLACKROCK® APU and BLACKROCK EVOLUTION (TM)	2/3 cylinder Yanmar engin	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	U	\$8,900. + Install
PADDOCK SOLAR PANEL	PASO12V	PADDOCK SOLAR	PADDOCK SOLAR		\$1,049.00
PADDOCK SOLAR PANEL	PASO6V2	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
DiaMactor		DiaMactor	RigMaster		€7725 ±



Vendor Specifications



BLACKROCK® APU and BLACKROCK EVOLUTION(TM)

Product General Info

Model:

2/3 cylinder Yanmar engin

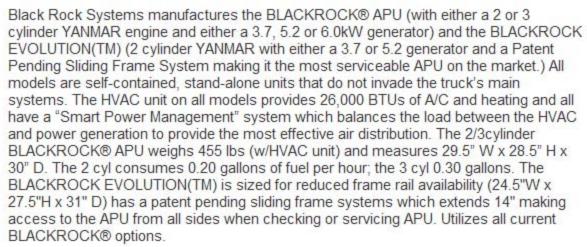
Manufacturer:

Black Rock Systems LLC

Retail Cost:

\$8,700 - \$9,600 installed

Product Description:









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:	SELECT •					
* How long have you been in business?	SELECT					
* Do you own a home?	SELECT Y					
* What is your Average Monthly Billing?	SELECT •					
* What is the average size of your invoices?	SELECT 💌					
* Describe your business structure:	SELECT <u>•</u>					
* How many trucks are in your fleet (including owner/operators)?	SELECT V					
* Is there currently a lien on your truck?	SELECT <u></u>					
Products Needed						
* Are you seeking idle-reduction tecnhonologies (Auxillary Power Unit)?	SELECT V					
* Are you seeking truck aerodynamics?	SELECT 🕶					
* Are you seeking friction reduced tires?	SELECT M					
* Are you seeking a low-emissions tractor-trailer or vehicle?	SELECT V					

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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