



**Take a big sigh of relief because 2008 is over!
Let's kick-off 2009 with a bang!**

Everyone at **Affinity One** hopes you survived 2008 and actually came out of it with some good sales. Last year was tough on all due to the widespread economic downturn, but even a downturn has its opportunities (Competitors who went out of business so you can grab more market share).

Affinity One's 2008 was a very successful year for the company with continued growth across all healthcare finance segments. Affinity prepared itself for 2009 by moving to larger offices and adding to our Dallas office staff in order to handle future growth.

Throughout 2008 healthcare lenders across the industry tightened credit approval guidelines for Physicians by placing a greater emphasis' on business practice credit (Dun & Bradstreet, Paynet and Experian Business Credit Reports) as well as personal credit and levels of revolving debt. This tightening has stabilized for now and **Affinity** believes moving forward we will see greater consistency in credit decisions.

Affinity's credit approval rate for 2008 was well above 90%. **Affinity One Healthcare Finance Consultants** achieved this level of success completing the background checks ourselves in order to fully understand the transaction and ensure the highest level of approval rate. It has always been standard practice for us to consult with a physician on any problems with their credit prior to submitting for approval. By fixing the physicians credit before submitting for approval, we are able to get a better lease rate. *Affinity realizes that by consistently doing the basics it gives us the opportunity to get you one more deal approved per quarter or per year and it may be that one additional approval that makes your sales quota for the year!*

By now we hope a lot of you realize **Affinity** is not just another leasing company taking your client's credit application and saying a little prayer in hope that it gets approved. Praying is good, but Affinity does what it does out of respect for your commitment to provide a valued equipment solution that meets the needs of you client(s). **Affinity** recognizes the investment of time and capital it takes to close a client. It is our commitment to professionally handle each financing request by doing the due diligence necessary to insure the highest level of lease approvals the first time.

Doctor in Texas
\$220,000.00

Ophthalmologist upgraded his entire practice with new equipment and new office design. With our due diligence he was approved and received his equipment in time for the grand opening of his remodeled practice.

Doctor in Illinois
\$32,000

Optometrist was approved even though he had a few bumps in his credit report. Before sent to credit for approval the credit issues were discussed with the doctor and the explanations were included in the write for approval. This ensured the doctor got his approval and equipment in a timely fashion.

Application only Finance Guidelines

TIME LICENSED	0 - 2 Years	2 - 5 Years	5 + Years
Medical Doctors	\$125,000	\$175,000	\$225,000
Optometrists	\$100,000	\$150,000	\$175,000
Other Medical	\$35,000	\$100,000	\$100,000