



Feeling the Heat! Let Affinity One help Cool You Off

Feeling the heat of this distressed economy? Having trouble getting your clients approved for financing?

We are seeing markets soften and credit tighten since late summer 2007 and especially after the collapse of Bear Sterns in March. That just means Affinity One will continue to do our due diligence and work 115% to ensure your client gets approved for financing. We will work with you and your client to get all the necessary financial documents together and put your client's best foot forward.

“(Bank) Lenders are preventing borrowers with pristine credit and significant equity in their homes from tapping into credit lines that they paid dearly to secure.

In the last 30 days, lenders have sent several hundred thousand letters advising borrowers that their home equity lines of credit are frozen,” estimated Michael A. Kratzer, president of FeeDisclosure.com. – New York Times Business 4/13/08

Doctor's now can't and should have never used their home equity lines of credit to finance their next equipment purchase for their practice. The last 10 months should be proof enough of why this is not such a good way to finance a practice – a lot of these doctors now have to worry about losing their home and their practice because their practice became collateral for that equipment purchase through the home equity loan. *We have been warning about this for years and hope many of the doctors we spoke with heeded this advice!*

In this tough environment everyone's credit is being reviewed with fine tooth comb and all the “T”s need to be dotted and the “T”s crossed. This is the type of credit environment where you need a partner to work with, a counselor to give your doctor(s) advice and an advocate to fight for your clients approval.

*****For Clients with good credit this is a great time to finance - rates at historic lows!***

Affinity One sees this current credit environment continuing for several more months as financial institutions work to get their balance sheets healthy again. By late 2008 or early 2009 credit should begin to loosen up with the economy picking up.

Affinity One would like to introduce to you our newest member of the family:

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Alan has been in the medical equipment leasing industry for 15 years and Affinity One is very happy to have him as part of our growing team and we expect great things from him. Anyone in the Texas, Louisiana, Oklahoma or Arizona region looking for a well respected leasing representative to partner with give him a call or drop him an email.



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