

Affinity One Financial Services – “Offering more than a Prayer!”

We actually care over here...



After *Affinity's* “**Reverse Rumpelstiltskin**” article about leasing appeared in our last newsletter we had several medical sales representatives called to have the article forwarded to their VP of Sales or Regional Sales Manager. The article must have hit home! Several sales representatives brought *Affinity* their “**pile of straw**” (declined physician application) to see if *Affinity* could weave the “**straw into gold**” (approved physician) as Rumpelstiltskin had accomplished.

Affinity was not 100% successful, but we were able to gain lease approvals on five of the eight transactions brought to us (that's a healthy 63% success rate!) One example in process is a Physician in South Dakota who had been declined by a major lessor for \$45K due to multiple unpaid collection accounts in both her business Dun & Bradstreet (Paydex 46) and personal credit report (FICO 608).

Affinity learned the Physician has paid those collections accounts and has the supporting paperwork to prove it. She has updated her Dun & Bradstreet Paydex rating, which is now 77 (Excellent!), and has received notice from the credit agencies that her reports reflect the liens as paid.

The Affinity Healthcare Specialist noticed that the Physician would have four credit inquires dropping off her report at the end of November, therefore, *Affinity* is targeting submitting her to credit on the first business day of December. (Credit inquires drop off after two years; *Affinity* estimates each inquiring dropping off adds three points to a FICO score)

The combination of *Affinity counseling* the Physician (updating her DNB and CBR's with the paid tax lien information), allowing time for credit inquires to fall off and her continued on-time payment history for October and November will allow her CBR FICO score to cycle above the 640 needed for approval!.

Is the Physician happy in working with Affinity One? Very much so! Over the past two years she has been declined several times on equipment lease requests and has grown discouraged because no one offered any advice on how to improve her credit. *Affinity made the commitment* and now she is gaining confidence...her original \$40K decline has grown into a \$100K lease request chalked full of new income producing diagnostic equipment for her practice!

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 valid equipment solution meeting 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 Utah **\$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 Oregon **\$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.

Affinity One can now provide financing for Canadian doctors!

“The Story Behind Affinity’s One Name and Logo”

I am often asked about *Affinity One’s* name and logo. The best way to understand my commitment to you, your client and healthcare financing is to understand what the name and logo represents to me.

When I decided to start the company I wanted a name and logo that represented the embodiment of my personal commitment and would convey the governing values of the organization as a specialty healthcare finance company. What “words” and what “emblems” would allow me to accomplish this? After all, the first marketing piece I give a prospective client is my business card....

First “Words” - Webster’s dictionary defines “*Affinity*” as an “adjacent / close relationship”. “*One*” means “first/unique/a single person or thing.” The name *Affinity One* then means “a unique close relationship to an adjacent single person or thing.”

Second “Emblems” - There are *three touching parallelograms*. A Parallelogram is an “object having the opposite sides that are parallel and equal” with parallel defined in the dictionary as “any person or thing similar to another” and equal as “having the same rights and value.” Three adjacent parallelograms each representing the “Vendor, Customer and Affinity One in a unique close relationship where each has the same rights and value”.



Affinity One – “An emblem of royalty for a specialty health-care finance company that believes in establishing a unique close relationship where all parties involved in the financing process have equal rights and value.”

Third, my “Personal Commitment” - I added the color Purple which is defined as “color cloth / an emblem of royalty.” Purple was one of the colors of my Pittsburg KS High School football team. It was chosen to honor my Coach – Larry Garman and my team mates. I didn’t realize it at the time, but it was my starting point on my personal “*Road to Success*” as a young man learning the meaning and value of commitment, integrity, pride, honor, courage and teamwork.

Affinity One is “my car” that I am driving on my “*Road to Success*” for the rest of my career. It is “my car” that I am committed to keeping it in tune to the needs of my customers. It is driven by my commitment to give 110% effort each day to make it a success, it is fueled by my passion to create change and bring innovation to the healthcare finance industry.

Affinity One now has offices across the U.S, our own “*Route 66*”, which could not have been built without the support of the Vendors and Sales Representatives who trust Affinity to process their business in a professional manner. Each time Affinity opens a new office or adds a new employee it is the direct result of the teamwork, the successful close relationships, that has been established between the Vendor, the Customer and Affinity One on our “*Road to Success*”.

Bruce White, President, Founder of Affinity One