



Your Partner For Success



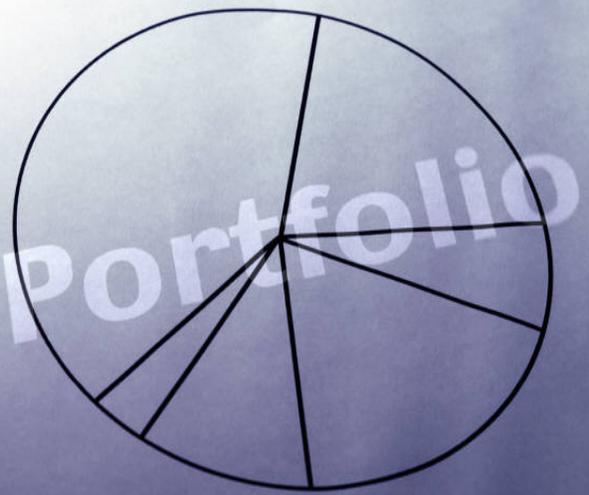
FREEDOM SERVICES

Freedom Services provides the support and expertise that enable programs to achieve their goals and objectives. We recognize the importance of complying with underlying program structures and maintaining data integrity without sacrificing the customer service and creativity that is essential to every successful organization.

In today's competitive business environment it is imperative that companies effectively utilize their resources in an effort to produce consistent positive growth. Since its inception in 2006, Freedom Services has been dedicated to providing its partners with the support needed to meet and exceed corporate objectives without losing sight of the customer service that is essential to the success of any organization.

Freedom Services' team of professionals understands the goals that have been established for every program are unique and has been able to provide its partners with services that have been specifically designed to meet their needs. Utilizing our expertise in the development, implementation and management of a wide range of specialized financial vehicles based both in the U.S. and abroad, Freedom Services has proven success in:

- Management of programs with assets ranging in size from \$100 million to in excess of \$750 million
- Asset securitizations including design, implementation and reporting
- Working with the capital markets to place commercial paper, term notes and asset backed securities
- Global cash management
- Risk management
- Development of proprietary software that provides our partners with secure 24/7 access to their data, integrates information from virtually any system and is capable of maintaining multiple currencies
- Transaction processing
- Statutory reporting and compliance
- Management reporting and trend analysis
- Financial strategy evaluation
- Foreign exchange



Loan Portfolio Management

Crucial to the effective operation of any loan portfolio is ensuring that the controls and guidelines that have been carefully structured and put in place are adhered to on a daily basis. Freedom Services takes pride in the fact that it is able to provide its partners with the highest level of service in this area. A proprietary system, which can be customized to meet the specific needs of any organization, is used to track the individual components of each loan in your portfolio. The combination of our team's experience and the flexibility of these programs provide you with the assurance that every detail of your loan portfolio is closely monitored.

Freedom Services recognizes that the protection of our partners' data is of the utmost importance. Access to the system is secured at multiple levels with all program and data files backed up on a daily basis and rotated to an off-site storage facility. Disaster recovery plans are in place and tested on a regular basis to minimize any down time that may occur in the case of an emergency.

Freedom Services' goal is to work with each of our partners to design a program that meets the specific guidelines and objectives of their organization. Included in the expansive suite of services are the following components:

- Loan Processing and Maintenance
- Loan Origination
- Liens and UCC Filings
- Document Compliance
- Program Administration
- Risk Management
- Accounting and Management Reporting
- Tax and Statutory Compliance
- Proprietary Computer Systems

Loan Processing and Maintenance

- Principal and interest transactions reference source documents and are reconciled daily
- Daily interest accruals are generated with statements available in electronic and/or paper formats
- Floating interest rates can be updated across the entire portfolio or based upon unique indices
- Individual loan amortization schedules incorporate projected economic conditions
- Fixed and floating principal and interest payments are available for floating rate products
- Payoff information on an individual loan is available electronically or in hard copy format
- Monitoring tools are in place to flag loans whose payments have not been received on a timely basis
- Collateral and guarantor information can be tracked at a variety of levels
- Notes at the borrower and/or loan level ensure that the most up to date information is available to the team member that is responding to your inquiries
- Watch list reports are prepared utilizing specific program criteria
- Structural hierarchy is defined based upon your reporting needs



Loan Origination

- Marketing plans are developed that compliment your programs overall goals and objectives
- A team of professionals will be dedicated to your program in an effort to provide the highest level of service to your current and potential borrowers. We recognize that relationships are crucial and will make every effort to ensure that you and your borrowers have both a primary and back-up contact that you are comfortable working with.
- The credit review and approval process will be completed by a financial professional in conjunction with your program's credit policies. Through our years of experience, Freedom Services has found that it is crucial to the success of your program that this function be segregated from the day to day customer service and marketing roles.
- Diaries are maintained within the system so that the team member working with you and/or your borrower has the most up to date information available to them
- Real-time borrower status reports will provide you with a snap shot of all of your borrower's loans and scheduled payments

**Liens
and
UCC
Filings**

- ✦ A sophisticated database has been developed to diary and track required liens and UCC filings on a loan by loan basis
- ✦ A thorough search is completed for each loan to ensure that filings are made against the correct ownership entity. Freedom Services recognizes the importance of this process and will take all of the steps necessary to protect the program in the case of a default or bankruptcy.
- ✦ Filings are completed and/or updated prior to stipulated deadlines
- ✦ Reports detailing the filings that are in place along with their corresponding effective/expiration dates will be made available for each loan in the portfolio

- ✦ Daily, weekly, monthly and quarterly reports and/or tests are completed as required by the governing documents
- ✦ Borrower reporting requirements are maintained in the loan system with key deadlines flagged and monitored for adherence
- ✦ Borrower financial reports are reviewed for accuracy and financial ratios are compared to credit policies to ensure continued compliance. Designated parties are immediately notified of exceptions and provided with a proposed plan of action.
- ✦ Accessibility to lock box accounts and corresponding authorization letters are monitored on a regular basis

**Document
Compliance**

**Program
Administration**

- ✦ Coordination of program with back-up facilities and rating agencies
- ✦ Systems monitor a wide range of funding vehicles including bank loans, commercial paper, medium term notes and asset backed securities
- ✦ Interest/discount is accrued daily
- ✦ Payment schedules are automated to ensure that the appropriate funds are transferred in accordance with the stipulated deadlines
- ✦ Key dates are maintained in the system to prevent the issuance of debt outside of program guidelines
- ✦ Open lines of communication are maintained so that the funding protocol can be modified as dictated by changing economic conditions

Risk Management

- Programs monitor fixed rate loans to determine if swaps should be put into place to protect against interest rate risk
- Competitive bids are obtained from designated counter-parties when placing swaps
- Swaps are tied to specific loans
- Periodic evaluations are completed to determine when swaps need to be placed or unwound based upon loan activity
- Settlements are automatically calculated based upon the appropriate index
- Amortization and payment history are maintained for each swap instrument



Accounting and Management Reporting

- Detailed general ledger that incorporates multiple reporting levels and a chart of accounts unique to your organization
- Transactions are posted on a daily/weekly basis with automated feeds of activity from the loan systems
- All accounts are reconciled on a monthly basis with variances documented and communicated to the appropriate parties
- Annual budgets are prepared with comparisons to actual results analyzed on a monthly basis
- Traditional financial statements and a series of management reports that address the needs of your program and reporting structure are prepared on a monthly, quarterly and annual basis
- Coordination and preparation of required audit schedules and confirmations have resulted in significant savings
- Objectives of pricing structure are analyzed in comparison to actual results and changing economic conditions
- In addition to a wide range of standardized reports, a variety of ad-hoc reports can be produced to meet your specific requirements



Tax and Statutory Compliance

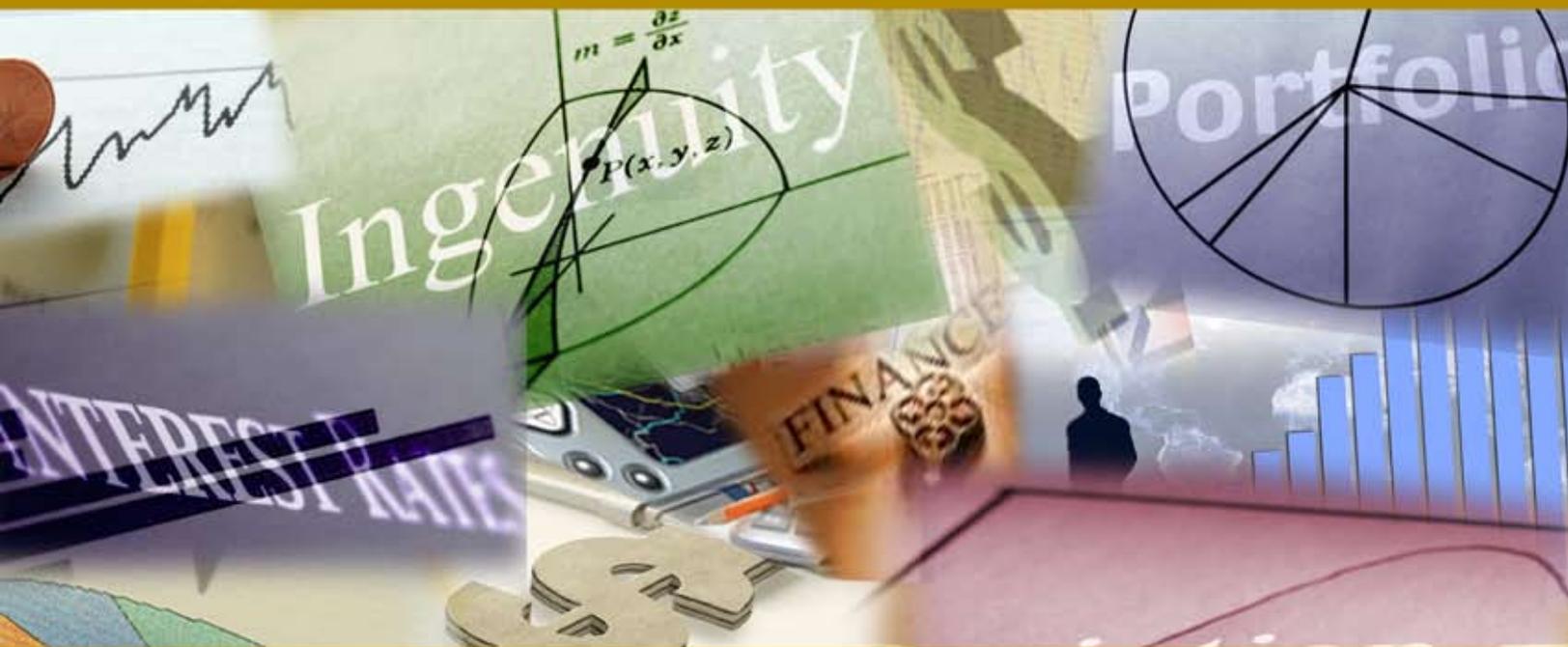
- ▶ Experienced professionals knowledgeable in reporting requirements help to minimize costs of doing business in a particular state or jurisdiction
- ▶ Comprehensive tax and statutory reporting calendars are utilized to ensure that all deadlines are adhered to
- ▶ Latest software technology is used to complete federal, state and local returns
- ▶ Periodic reviews take place to verify that your organization is in “Good Standing” in each of the jurisdictions that it does business in
- ▶ Status reports are provided to you periodically so that you are aware of which returns have been filed and what deadlines are approaching

Proprietary Computer Systems

- ▶ Proprietary software can be customized to meet the unique needs of your organization. Updates and changes are tested in a parallel environment prior to being moved into production
- ▶ Data from outside sources can be converted and customized to meet your needs
- ▶ Access to the system is secured at multiple levels
- ▶ Secure remote access is available
- ▶ Program and data files are backed up daily and rotated to an off-site storage facility based upon your guidelines
- ▶ Disaster recovery plans are in place and tested on a regular basis to minimize any down time in the case of an emergency



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