

Hamilton's Programs Versus the Competition

	The Competition	HamiltonFlex	HamiltonSelect
Personal Guaranty	Yes	No No restrictive personal guaranty requirement.	No
Term Agreement	Up to 2 Years	No Term agreements depend on your individual needs.	1 Year
Rates	Competitive	Competitive	Competitive
Access to Decision Makers	Rarely	Yes Access to decision makers is vital to a successful relationship.	Yes
Voice Mail	Usually	No You receive personal attention every time you call.	No
Client Retains Control of Invoicing	Sometimes	Always The invoicing process stays under your control.	Always
Can Select Invoices to be Factored	Sometimes	Always You can choose the invoices you want to factor when and how often.	Always
Can Age Invoices Prior to Factoring	Sometimes	Always You can choose to factor an invoice when the time is right for you.	Always
Require Original Invoices for Funding	Sometimes	Fax or e-mail We do not require you to send your original invoices. You can send us copies by fax or e-mail.	Fax or e-mail
Invoice Funding is Prompt	Usually	Yes You could receive funding in as little as 24 hours (depending on Hamilton's ability to enter and confirm your invoice).	Yes
Electronic Transfers	Sometimes	Yes Receive money into your operating account via electronic transfer.	Yes
Fees Start on the Day of Funding	Yes	Day after funding Fees start the day after transfer of funds, not the day of transfer.	Day after funding
Fees Stop	When payment clears	On receipt of payment You will not be charged for float days. Fees stop accruing the moment payment is received at our lock box, not when payment is cleared.	On receipt of payment

(over)

Invoice Chargeback	60-90 Days	90-120 Days	90-120 Days
		Hamilton helps to reduce charge backs by providing an additional 30 days for collection.	
Recourse or Non-recourse	Recourse	Modified Non-Recourse	Modified Non-Recourse
		Modified non-recourse programs help to prevent you from being hurt by credit losses.	
Requires Lien on All Assets	Yes	No	No
		The only assets you pledge are accounts receivable and general intangibles.	
24-hour Online Account Access	Sometimes	Yes	Yes
		Access and manage your account information through Hamilton's secure, easy-to-navigate online reporting system.	

Universal Terms

	The Competition	HamiltonFlex	HamiltonSelect
Funding for Sole Proprietorship	Rarely	No	No
Lien on Accounts Receivable and General Intangibles	Yes	Yes	Yes
Due Diligence Fees	Yes	Yes	Yes
Confirmation of Invoices	Yes	Yes	Yes
Redirection of Payment	Yes	Yes	Yes
Payment to Lockbox	Yes	Yes	Yes
Credit Limits	Yes	Yes	Yes
Concentration Restrictions	Yes	Yes	Yes

FOR ADDITIONAL INFORMATION, PLEASE CONTACT:



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