



Performance Equity Partners, Inc.
“Experts in Chattel Lending”



Our chattel lending program allows you
to *focus* on what you do best...
sell manufactured homes and *fill* your vacancies.

Who We Are

Performance Equity Partners, Inc. (PEP) is a Residential Mortgage Licensee currently registered in the states of Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nebraska, Ohio, Oklahoma, Texas, Utah, Wisconsin and Wyoming. Established in 2007, the owners/managers collectively have more than 100 years of lending experience. Our staff has been serving customers' credit needs for 20+ years and is bank trained in areas of compliance, document preparation, and credit risk.

Our aggressive loan program allows Community Owners to fill empty pads quickly by selling as many homes as possible to a large base of customers. The program also allows Owners to unlock equity sitting in park-owned homes by converting them to tenant-owned homes.

What We Do

PEP specializes in financing manufactured homes for applicants who have low credit scores. We provide the opportunity for home ownership, convenient payment options and the ability to establish a good credit rating while building equity. Our courteous but aggressive collection program helps control payment delinquency. We will work closely with your community property manager to maintain good loan customers. If you are looking to sell a portfolio of existing loans, PEP is anxious to help you free up capital.

Who We Serve

PEP's niche is to service and lend to those credit customers who don't qualify for traditional manufactured home financing. It is our belief that open communication is the key to working with individuals having limited budgets and who must manage their daily expenses carefully. Throughout the entire application and closing process, you and your customer will work directly with one loan officer ensuring that every application submitted by your park staff will receive prompt and courteous service.



Our customers will tell you that after working with our staff, their companies experience lower delinquency rates and their loan files are better documented.



Performance Equity Partners is located in Tinley Park, Illinois.



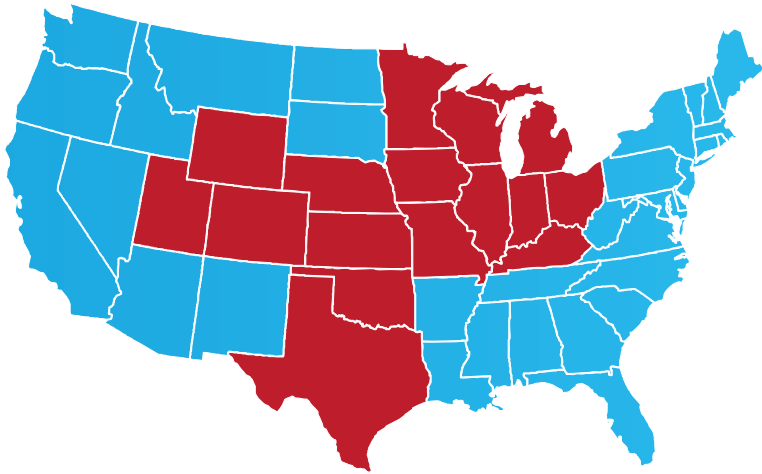
We offer auto debit of recurring payments, EPay for processing the receipt of immediate phone payments and automated statement and collection letter creation. Past Due accounts are tracked in a collector telephone queue for optimal results.



Have an existing portfolio of loans you'd like to sell?

Performance Equity Partners is interested – new or used homes, we place no age restriction on the units we consider desirable.

Performance Equity Partners, Inc. is a member of Better Business Bureau of Chicago and Northern Illinois and is an Illinois Residential Mortgage Licensee.



Currently Performance Equity Partners, Inc.
is licensed in the following states:

- Colorado
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Michigan
- Minnesota
- Missouri
- Nebraska
- Ohio
- Oklahoma
- Texas
- Utah
- Wisconsin
- Wyoming

*We are interested in adding more states to our
footprint. Let us know where you have a need.*



Loan Criteria for Common Sense Approvals

- No minimum on credit score; some good credit references must exist; solid proof of on-time rental payments is a great reference
- No limit on age of the manufactured home
- No fees charged to community owner
- We fund new inventory as well as the sales of pre-owned manufactured home units.
- Terms up to 300 months are available
- Competitive interest rates
- Minimum 3% down (0% down possible for current tenants with at least a 12 month good pay history)
- Maximum 43% debt to income ratio (to gross income)
- All income must be verified
- Letters of explanation concerning job situation or credit issues written by the applicant are encouraged
- Quality co-signers accepted for borrowers lacking good credit references
- Our program includes a buy back provision should the debtor vacate the home



Why Use Performance Equity Partners?



I've had nothing but a great experience with PEP Lending. They gave this young man, with little credit a chance, which was more than I could say about really any other business... When I lost my job and fell on hard times, they were more than willing to work with me and help me fit my payments in as I could... I'm now refinancing and saving another half percent on my loan term. Great people, and great company.
— CHRIS V.

Awesome experience, worked well with us. We have a home of our own. Explained everything every step of the way.
— ROD M.

(PEP Lending) was outstanding in helping guide us through our modification.... made all the contacts for us and even set up the insurance for our home. Excellent customer service! Nice to be able to talk with someone that does and takes their job seriously.
— JASON H.

Great company and awesome people who work there. They worked with me and I am now a new home owner.
— AMANDA S.

- Dedicated mortgage loan originators assigned to each community owner.
- P.E.P. loan personnel handle all applications from start to finish.
- Most flexible loan terms in the industry with:
 - **No minimum credit score**
 - **0% down payment possible**
 - **No limit on age of home**
 - **No appraisal requirements**
 - **No costs to community owner**
 - **Up to 25 year amortizations**
- Closings are possible in days, not weeks!
- Our program unlocks hidden capital sitting in your communities.

Ready to move forward?

In order to enroll in our program, please provide the following financial information:

- For each entity (LLC, Corporation or Partnership) that owns the manufactured homes being sold:
 - Recent business financial statement
 - Most recent US tax return
 - Articles of Incorporation or Organization
 - Operating Agreement (LLC), Bylaws (Corporation), or Partnership Agreement
- For each owner of the company that will be signing the guaranty:
 - Recent, signed personal financial statement
 - Last 2 years federal tax returns
 - Please note that on each owner a credit bureau report will be accessed (provide home address and date of birth if not shown on PFS)
- For each community that you own:
 - Name and address of the park
 - Date purchased
 - Number of sites in the park; occupancy percentage
 - Names of any current financing sources (lenders)

*We look forward to servicing
you & your customers!*



*Throughout the years,
our commitment
has always been to
provide friendly,
professional and
prompt service to
our customers - and
remains so today!*



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