

All Your Commercial Equipment Needs
From Phone Systems to JETS
\$5,000 to \$\$\$\$\$Millions



Funding Visions Developing Dreams

Issue: September 2007

Did You Know?

A chimpanzee can learn to recognize itself in a mirror, but monkeys cannot.

Quotes

If you had listened hard, you might have heard what I meant to say. Nothing!!

Not all those who wander are lost.

Anonymous

Definitions

Authorized Signature

It is a signature by a person authorized by the company with the authority to represent and legally bind the company to a written agreement. It is also known as an Approved Signature. It can be authenticated by a Certificate signed by the company.

Newsletter

The JGI Companies

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WELCOME to the JGI Newsletter. We at JGI value & respect our past, present & future clients, our vendors and their businesses. We want you to be well informed about financing choices and we want your business to grow as a result. We will endeavor to deliver relevant & timely information that will make your job easier. We welcome any suggestions you may have or ideas for topics you are interested in. Always feel free to contact us with any questions. We are here to help you find the best solution for you or your clients and your business.

Jim Jones, President & CEO

Betty M. Bledsoe, Leasing Director

***** Special Notice *****

Please help us in welcoming JGI Companies' newest member to our team. He is **Richard (Rich) Farmer** and he comes to us as our New Business Development Specialist. Rich has a background in healthcare and brings with him a wealth of knowledge. He will be working with both our development & leasing companies.

JGI had a successful showing at the SC Healthcare Managers Association annual statewide meeting held in Hilton Head on August 29th – 31st. We would like to thank all those who dropped by our booth.

What Kind of Credit Are You?

As with any kind of financing these days, the type of credit you are determines what terms you will receive. This can be confusing to some, so we have set up some guidelines/examples by which you can gauge your type. Please keep in mind that even though you may need financing for your business, your personal credit plays a big role in determining the eligibility and terms given your company. The amount of financing you are requesting has a bearing in that the higher the amount, the stricter the guidelines will be. Also, the type & age of the equipment and your particular industry are considered. They all play a role in determining the terms you receive.

"A" Credit (Excellent)

Credit Score – 700+
Time in Business – 5+ Years
Bank Ref.- Low 5 figure balance & no NSF's
Comparable Credit depending on amount financed
Revolving Debt <\$35,000 w/40% available
No collections or judgments
No slow pays
No foreclosures or repossessions

"B" Credit (Good)

Credit Score – 650+
Time in Business – 3+ Years
Bank Ref. - High 4 figure balance & no NSF's
Comparable Credit depending on amount financed
Revolving Debt <\$25,000 w/40% available
Limited Paid Medical collections
Limited slow pays
No foreclosures or repossessions

"C" Credit (Fair)

Credit Score – 620+
Time in Business – 2+ Years
Bank Ref. - Moderate 4 figure balance & no NSF's
Comparable Credit depending on amount financed
Revolving Debt < \$25,000 w/40% available
Limited Paid Collections, Etc.
Limited slow pays
No foreclosures or repossessions

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