

FINANCING IS BENEFICIAL

Exclusively for Playground Systems

Only Marlin offers Single Point of Contact Service™, an unsurpassed level of service in which you work with the same person all the time, every time. That's why we understand your business and how we form relationships.

WHY FINANCE:

- Preserve credit lines
- No Liability on your credit
- Potential tax savings

CUSTOMIZED OPTIONS:

- \$0 Down
- Deferred payments
- Annual or quarterly payments

EASY PROCESS:

- Submit application
 - Decision in 2 hours
- Finalize proposal
- Sign documents
 - Equipment is ordered



FINANCE APPLICATION Fax completed application: 888-479-1100

MAY WE CONTACT LESSEE IF ADDITIONAL INFORMATION IS NEEDED? <input type="checkbox"/> Yes <input type="checkbox"/> No		
FULL LEGAL BUSINESS NAME		CONTACT NAME
BUSINESS ADDRESS		EQUIPMENT COST
EQUIPMENT LOCATION (if different from above)		PHONE
NATURE OF BUSINESS	YEARS OF OWNERSHIP	STATE OF INC./ORGANIZATION
EMAIL	SOCIAL SECURITY #	FAX
BUSINESS TYPE: <input type="checkbox"/> CORP. <input type="checkbox"/> LLC <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> PROPRIETORSHIP		

EQUIP. COST	12 MOS.	24 MOS.	36 MOS.	48 MOS.	60 MOS.
\$10,000	\$974	\$488	\$354	\$287	\$245
\$20,000	\$1,948	\$976	\$708	\$574	\$490
\$30,000	\$2,895	\$1,452	\$1,044	\$828	\$702
\$40,000	\$3,860	\$1,936	\$1,392	\$1,104	\$936
\$50,000	\$4,825	\$2,420	\$1,740	\$1,380	\$1,170

The person(s) supplying the above information certifies to Marlin Leasing Corporation that it is true and correct. The Owners/Partners/Guarantors recognize that their individual credit histories may be a factor in the evaluation of the lease applicant and, thus, authorize Marlin Leasing Corporation or its designee to investigate their personal credit status. This includes obtaining and using their consumer credit reports from time to time in the credit evaluation and collection processes.

X _____ Date
 Authorized Signature

For financing information, please call:
 Leslie Conway at 856-505-4315 or email Lconway@marlinfinance.com

Why Finance? Imagine...

- Requires less money up front
- Permits soft costs financing
- Preserves bank credit lines
- Allows upgrades and add-ons quickly and easily
- Minimizes balance sheet liabilities
- Programs for new businesses
- Creative customized lease programs
- With Marlin Finance, you get all of that and more.
 But don't take our word for it... SEE FOR YOURSELF!



BENEFITS OF FINANCING

Cash Flow is King

Effective cash flow management is an extremely important element to a successful business – small or large. Equipment financing offers business owners a means to acquire equipment based on an operating budget – not based on capital or cash on hand.

Equipment financing is an option which enables any business to acquire new equipment – or upgrade existing equipment while avoiding the inefficiencies of obsolescence. Financing also means postponing the ultimate purchase decision for a piece of equipment until the end of the financing term.

ADDITIONAL BENEFITS INCLUDE:

Tax Treatment - The tax incentives for purchasing new equipment have never been greater. By offering your customers a lease to purchase option, the amount they save in taxes could be greater than what they pay in the first year of a lease. Their new equipment could make them money from day one!

100% Financing - Since a lease often doesn't require a down payment, it's equivalent to 100% financing.

Flexibility - As businesses grow and needs change, the customer may be able to add or upgrade equipment at any point during the financing term.

Asset Management - Financing provides the use of equipment for specific periods of time at fixed payments. The financing company assumes and manages the risk of equipment ownership. At the end of the term, if the customer elects to return the equipment, the financing company is responsible for the disposition of the asset.

Flexible End of Term Options - There are typically three flexible options at the end of a term. The customer can return the equipment, purchase the equipment from the finance company or extend the financing for an additional period of time.

For more information, please call:

Marlin Business Services Corp.* is a nationwide provider of equipment and software financing, specializing in providing innovative solutions for small and mid-size businesses. Marlin has extended \$4 billion in financing by providing tailored financing programs and competitive lease structures. In 2008, Marlin opened Marlin Business Bank*, a commercial bank chartered by the State of Utah and a member of the Federal Reserve System. Our bank provides flexibility and diversity to our corporate funding strategy through the issuance of certificates of deposit. Marlin Business Services Corp. is publicly traded on NASDAQ: (MRLN), well-capitalized and an industry leader in small-ticket financing.



Top 5 Reasons to Finance Equipment

1. Ability to adopt technology faster
2. Frees bank lines of credit
3. Provides an alternative credit source
4. Improves cash forecasting and budgeting
5. Retention of capital to generate earnings



FAQ'S

Frequently Asked Questions about Financing

- Q:** Can my finance agreement be cancelled or paid off early?
- A:** No, you may not cancel the finance agreement. At any time during the course of your agreement (before the expiration of the initial term) you may contact Marlin for a quote to buyout, add-on or upgrade your equipment. Should you decide to buyout or upgrade the equipment on your agreement, you will still be responsible for the remaining balance of payments plus any other outstanding obligations, including but not limited to sales tax, late fees, property taxes and interim rent charges.
- Q:** What is the interest rate in this finance agreement?
- A:** Since you are financing and not taking out a bank loan for your purchase, there is no "interest rate" as we usually think of one. It's more like financing office space. You're paying to rent the equipment, with the monthly payment amount based on the type of financing plan you choose, the terms of the agreement and the cost of the equipment.
- Q:** What should I do if I have problems with the equipment that I financed?
- A:** The vendor providing the equipment is solely responsible for any service or warranty issues. Marlin's role is to assist you in financing the equipment.
- Q:** Why did you request my personal guaranty?
- A:** A personal guaranty is typically requested when an applicant is unable to credit qualify on the strength of the business alone. Marlin utilizes third party databases in an attempt to acquire sufficient credit information. The decision to require a personal guaranty is based on the experience and discretion of the credit analyst reviewing the application.
- Q:** When is my first payment due and what is Interim Rent?
- A:** After Marlin confirms that the equipment has been delivered and all required documents have been received, your equipment supplier is paid. We then set up the finance contract on our billing system and an invoice is sent to you for the first payment due. This payment covers the following full 30-day period. Included on the first invoice is a charge for interim rent which covers the period between when we pay your vendor and when the first finance payment is due.
- Q:** What is the Documentation Fee?
- A:** Marlin does not charge an application fee. We do, however, charge a one-time documentation fee to compensate us for processing the finance documents and reimburse us for any fees incurred with filing UCC-1 financing statements.

(continued on reverse)



About Marlin

Marlin Business Services Corp.[®] is a nationwide provider of equipment and software financing, specializing in providing innovative solutions for small and mid-size businesses.

Since 1997, Marlin has extended \$3 billion in financing by providing tailored financing programs and competitive lease structures. Marlin's value proposition is centered around service excellence and delivering on commitments made to equipment suppliers and their customers.

Marlin Business Services Corp. is publicly traded on NASDAQ: (MRLN). Marlin is well-capitalized and an industry leader in small-ticket financing.



FAQ'S

(Continued)

Q: Why am I required to insure my financed equipment?

A: Since the financed equipment is owned by Marlin, we must ensure that if the equipment is destroyed or stolen, the finance agreement will be paid off from the proceeds of the insurance policy. Most commercial policies cover financed equipment; all you need to do is have your insurance agent forward us evidence of property insurance showing Marlin as a Loss Payee. This is usually done at not cost to you. If you do not give us proof of property insurance, then depending on the original equipment cost we may obtain property insurance to cover our interests and charge you a fee for such coverage, or charge you a risk fee (which provides no insurance benefits). Upon our receipt of evidence of acceptable property coverage maintained by you, we will no longer bill you under our insurance program.

Q: What happens at the end of the finance term?

A: Unless you have chosen one of our fixed purchase option plans, you are responsible for returning the equipment in good working condition per the terms and conditions of the finance agreement. If you do not return the equipment in accordance with your finance terms, your finance agreement will renew for the period specified in the finance agreement. If you chose a fixed purchase option, you must exercise your rights by giving advance notice to Marlin per the terms and conditions of your finance agreement.

Q: What taxes am I responsible for?

A: In most states and some local jurisdictions, Marlin is required to pay a Sales or Use tax on each monthly payment. Since the finance payment was calculated in advance, and these rates change from time-to-time, the tax amount is billed separately. In certain states, the full amount of Sales/Use taxes is due at the inception of the finance agreement, and the responsibility to pay the Sales/Use tax falls on Marlin. In these situations, the Sales/Use tax is added to the equipment cost to calculate the monthly payment.

Many states and local jurisdictions charge an annual tax on business tangible personal property. Since Marlin is the legal owner of the equipment, we are required to pay this tax. Our financing rate does not include these property taxes. We pass this cost on to you by invoicing your account. In most cases you will receive an invoice for the yearly estimate of the tax. When the actual tax is paid your account will be reconciled and you will be credited or invoiced for any differences. Again, property taxes are charged periodically and are not included in the calculation for the base monthly payment. Where required by state law, taxes may be applied to late fees, insurance, interim rent and the reimbursement of property taxes.

Q: What are the tax benefits associated with financing?

A: As the lessee, you may be able to deduct the monthly finance payment as a business expense on your tax returns. You should seek specific advice from your accountant. From Marlin's perspective as the lessor, unless you chose a \$1.00 buyout option, Marlin is entitled to any tax benefits associated with ownership.

For more information, please call:



LOGIC OF FINANCING

Lease vs. Cash Purchase vs. Bank Loan

Financing your Playground System purchase is a smart payment option.

Which method is right for you?

CAN MY CUSTOMERS...	FINANCING	CASH PURCHASE	BANK LOAN
Acquire equipment without a substantial cash outlay?	YES	NO	NO. Most banks require a large down payment.
Upgrade or add equipment without difficulty?	YES	NO	NO. Most banks require reapplication for another loan.
Match payments to their current cash flow?	YES	NO	NO
Avoid affecting their bank lines of credit?	YES	N/A	NO. In fact, they will be affecting it a great deal.
Delay payments until after the equipment begins to pay off?	YES	NO	NO. Payment is required right away.
Get approved for financing in one day?	YES	N/A	NO. It could take days or even weeks.
Deduct all or most of the monthly payment from their taxable income?	YES	N/A	NO

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MARLIN

At A Glance

Marlin Business Services Corp.[®] is a nationwide provider of equipment and software financing, specializing in providing innovative solutions for small and mid-size businesses. Marlin is a direct lender and our services enable businesses' the ability to preserve capital and adapt new technology.

We service business customers nationwide and our mission is to:

1. Offer straight forward, competitively priced equipment financing products
2. Deliver our products with exceptional customer service and convenience
3. Support our clients in reaching their business growth objectives

Marlin has been working with the small and mid-size business community since 1997. We have product options, financing expertise and the funding support needed to keep business moving forward.

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- Publicly Traded: NASDAQ: MRLN
- \$4 Billion in financing extended to small and mid-size businesses
- Marlin Business Bank[®] Subsidiary
- AssuranceOne, Ltd., Marlin's Insurance Subsidiary
- Dedicated to providing excellent service

