

Cash Flow Improvement Specialists, Inc.

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Douglas S. Herdahl, CCFC, CEO

Cash for Freight Bills Submission Worksheet. (Factoring) Completely Fill In All Details, Fax or Mail To Our Office for Your Free, No Obligation Valuation.

Client Information

Legal Company Name: _____

dba name (if applicable): _____

Present address: _____

City: _____ County: _____ State: _____ ZIP: _____

Phone: _____ Fax: _____

Contact: _____ Title: _____

Structure: Corporation Partnership Sole Proprietorship LLC Date est. _____

State of Incorporation: _____ Date of Incorporation: _____ Federal Tax ID/SSN: _____

Business description _____

Number of Employees: _____

Has Client ever factored receivables? No Yes (with whom?) _____

Does Client or its Principals have any: Judgments Liens Back taxes Lawsuits

(Check all that apply and attach details on separate page).

Does Client have any Federal or State taxes past due? _____ If Yes, has a lien been filed? _____

Does Client have any outstanding loans? No Yes (name of institution): _____

Balance owed \$ _____ Are receivables pledged as collateral to any party?: No Yes

Principals of Company

Name/Title:	Home Address:	Social Security #	Driver License #	D.O.B.
_____	_____	____-____-____	_____	____/____/____
_____	_____	____-____-____	_____	____/____/____
_____	_____	____-____-____	_____	____/____/____
_____	_____	____-____-____	_____	____/____/____

Bank References

Name of institution: _____ Address: _____

Phone: _____ Contact: _____ Check/loan acct.# : _____

Name of institution: _____ Address: _____

Phone: _____ Contact: _____ Check/loan acct.#: _____

Principal "Active" Customer Information

Please list client's five largest customers that the client wishes to factor. Customers will not be initially contacted.

Monthly Sales / Average Invoice:	Company Name:	City / State:	Phone:
\$ _____ / _____	_____	_____	_____
\$ _____ / _____	_____	_____	_____
\$ _____ / _____	_____	_____	_____
\$ _____ / _____	_____	_____	_____
\$ _____ / _____	_____	_____	_____

The above statements are true and accurate to the best of my information and belief. This serves as my permission for the release of any information to Cash Flow Improvement Specialists, Riviera Finance and/or partners regarding this application for the purpose of credit investigation. I hereby authorize Riviera Finance to investigate the credit of all parties listed above.

Signature: _____ Ph: (____) _____ ext: _____

Print Your Name: _____ Fax: (____) _____

Address: _____ Your E-mail: _____

City, State, ZIP: _____

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Cash 4 Freight Bills

Factor Your Freight Bills for Immediate Cash

Running a trucking company doesn't have to be complicated. When you work with Cash Flow Improvement Specialists, we'll help you take care of the details, paperwork and cash flow, so you take charge of running your business.

Freight Bill Factoring

It's never been easier for truckers to get cash! We purchase your freight bills and advance you the cash within 24 hours, so you don't wait to get paid. When you work with Cash Flow Improvement Specialists, not only will you get up to 95% cash for your freight bills immediately, you'll also get: credit checks on your customers, processing of your freight bills, complete collection services, and customized management reports. And you'll receive professional service from a dedicated account team at one of our fully staffed business offices.

Plus, you select which freight bills to finance, so you're always in complete control of your cash flow. Our rates are competitive and there are NO hidden fees. You'll rest easier when you factor your freight bills, and we and our partners take on the risk:

- Grant credit to new customers while we take the credit risk
- Haul more loads and increase your revenue
- Pay suppliers on time
- Make payroll with no problem
- Never worry about getting paid!

Fuel Cards

Our clients are automatically approved for our Fuel Card Program, we do not require a letter of credit or security deposit. There are no set up fees, loading fees, or hidden transaction fees. It's simple, whenever a client uses the card, the account is charged \$1.50. There is also a \$5.00 wire fee for the transfer of funds to the account. Accepted at over 3,000 locations nationwide, this fuel card offers the utmost in convenience.

Are you just starting up? We can help!

For start-up trucking companies we can help you get set up. We work closely with compliance service companies throughout North America that can help you with the following:

Why Wait? Get Started Now!

For information on factoring your freight bills or the compliance services listed above, just download the pdf form in the link below and fill out the simple form. Fax it back and we'll take it from there ... it's that simple!

- **Motor Carrier Authority** - The first steps in starting a legal trucking company are obtaining Motor Carrier Authority, proof of insurance and establishing a file process agent in the states where you will travel.
- **Licensing & Registration** - Each state has a wide variety of requirements for proper license plates. Depending upon the operations of the vehicle, a state base plate or International Registration Plan (IRP plate) may be necessary. An IRP plate and cab card are required for any vehicle that crosses state lines. Failure to carry these can result in fines and vehicle detainment.
- **Permitting Services** - Laws and regulations pertaining to motor carriers vary from state to state. RTS is the expert at understanding and helping you to comply with regulations. "For hire" carriers must register their ICC Authority with their state base. All motor carriers must open fuel accounts and be properly permitted according to state laws.
- **Fuel Tax Reporting** - To comply with the various state regulations, your company must keep detailed trip reports and pay fuel taxes quarterly. Because the tax rates vary from state to state, the process of reporting can be detailed and cumbersome. Improper filings can result in fines, penalties and interest.
- **Safety Services** - According to the Department of Transportation, any company operating commercial vehicles over 10,000 lb. gross vehicle weight across state lines must comply with Federal Motor Carrier Safety Regulations. Briefly stated, the regulations include requiring a driver handbook/safety manual, maintaining driver qualification files and log audits, and running a proper preventive maintenance program. The DOT has the authority to shut down or levy hefty fines against a carrier that is not in compliance with these regulations.

Q: DO YOU HAVE ANY RESTRICTIONS AS TO THE LOCATION OF A CLIENT?

A: No. Cash Flow Improvement Specialists is a nationwide commercial finance company--we can serve clients in all 50 states and Canada.

Q: WHAT ABOUT THE LOCATION OF THE CLIENT'S CUSTOMERS?

A: Freight bill factoring and invoice factoring works on business to business credit-worthy invoices from anywhere in the US and Canada. We and our partners also purchase invoices from other countries on a case to case basis.

Q: DO I HAVE TO PAY A FEE TO GET STARTED OR FOR YOU TO PROCESS MY APPLICATION?

A: No. We require no start-up fees unless you have no invoices to factor at this time.

Q: HOW LONG DOES IT TAKE TO PROCESS MY APPLICATION?

A: Normally between four and seven working days is enough to get a new client funded. We are generally able to give preliminary approvals within 24-48 hours via a term sheet that details the basic terms of factoring. Keep in mind that there is a verification process that Cash Flow Improvement Specialists and it's partners must perform on the invoices that are submitted to us for financing. In some cases, the time required to verify these invoices is the driving factor behind getting the funding in a timely manner.

Q: DO I HAVE TO BE AN ESTABLISHED BUSINESS, OPERATING A MINIMUM NUMBER OF YEARS, TO BE APPROVED?

A: No. Cash Flow Improvement Specialists and their partners pride themselves on catering to the financing needs of small to medium size businesses that are recently founded. Even pure start-ups are not a problem in most cases, as long as there are bonafide accounts receivable. This is very important because in most cases, factoring is based on the credit-worthiness of your client, not your own credit rating.

Q: DO I HAVE TO FACTOR ALL OF MY INVOICES?

A: No. You are always free to decide which invoices to factor and which to keep in house.

Q: ARE MY RECEIVABLES HELD AS COLLATERAL?

A: Yes. A first position lien is held on all accounts receivable while you are factoring.

Q: HOW DO I RECEIVE MY MONEY FROM THE FACTORED ACCOUNTS?

A: Cash Flow Improvement Specialists and it's partners can wire funds to your account, send a check through FedEx or any other overnight service, via US mail or we can simply drop your check of in person. In some cases, if your bank has a branch near our operations office we can deposit the check directly into your account.

Do you have a question not covered here? Please call our office and we'll answer all your questions. If you submit your application, we'll get back to you with a proposal which will answer all the questions you may have at this time. You'll know exactly the terms, costs and all the items for consideration prior to agreeing to work with us.



Call Cash Flow Improvement Specialists today to discuss the purchase your commercial or government accounts receivables and your cash flow needs! The worksheet can be used to obtain a free, no obligation valuation on your situation and needs. You may call us toll free (877) 529-7871 with questions.