



TAKE THE UCDC CHALLENGE

Why you ask?

Quality, Integrity, Well Funded, need I say more... OK United California Discount Corporation has specialized in factoring accounts receivable for **30 years**. Management has *over 100 years of factoring experience*.

UCDC has built their integrity on being a dependable, honest factoring company for hundreds of new growing businesses. We have remained strong through the ups and downs of the industry, even when others have abandoned it. The Banking industry comes and goes as they feel, leaving you looking for last minute financing. New Factors normally don't survive due to the lack of experience and funds. We are so confident in what we say, we will not only supply you with existing client references, but also with past client references.

High Advance Rates, Low Fees, Qualified, Efficient Administrators

80%-90% Cash Advance within a few hours, not 24 hrs like other factors advertise. Variable Fee Schedule as *low as 1%*. UCDC is one of the only factors that will advertise their normal fees schedules. Our prospect's time is important and does not need to be wasted by a sales person trying to sell you on a program and rate that you will probably never see. Our Administrators are highly trained in their field to better serve our clientele. Let us be your building block to success.

No Set up Fees, Non-Recourse, Easy to Apply, 24hr Approval Response

Most companies charge you a set-up fee to look at your account, we don't. We assume the credit risk, not you. Our application is written in large print for legibility, and written in simple terms so you don't have to be a lawyer to understand it. We start working on an application as soon as it comes over with the documents requested for review. *Fax Funding Program available for qualified accounts.*

Consider Factoring a Growth Tool and let UCDC be your Company's Tool to Success!



Factoring Application

PROVIDE THESE DOCUMENTS WHEN SUBMITTING THIS APPLICATION

- ❖ COMPLETED APPLICATION FORM
- ❖ ARTICLES OF INCORPORATION (IF INC.) OR ARTICLES OF ORGANIZATION (IF LLC)
- ❖ ORGANIZATIONAL MINUTES INCLUDING THE DIRECTORS AND ELECTIONS OF OFFICERS (IF INCORPORATED) OR CURRENT STATEMENT OF DOMESTIC STOCK
- ❖ OPERATING AGREEMENT INCLUDING ELECTIONS OF MEMBERS/MANAGING MEMBERS (IF LLC) OR CURRENT STATEMENT OF INFORMATION
- ❖ COPY OF FICTITIOUS FIRM NAME FILING (IF D.B.A.) PLUS COPY OF DRIVER'S LICENSE & SOCIAL SECURITY CARD
- ❖ SAMPLE COPY OF BILLING WITH BACK UP PAPERWORK
- ❖ BUSINESS LICENSE (CITY LICENSE)
- ❖ ACCOUNTS RECEIVABLE AGEING LIST
- ❖ INSURANCE (IF APPLICABLE)
- ❖ LICENSE, SPECIAL PERMITS, BOND (IF APPLICABLE)

Company Profile (please type or print clearly)

Full Legal Business Name _____

Type of Business _____ Special Permits Required? Yes _____ No

Address _____ City _____

State _____ Zip _____ County _____ Telephone _____ Fax _____

Federal Tax ID # _____ State Tax ID # _____ Taxes Past due? Yes No

Business Bank Account: _____ Account #: _____ Any Judgments? Yes No

Number of Employees _____ State of Incorporation _____ How did you hear about us? _____

Type of Company: Corporation Partnership Individual LLC Date Established _____

Do you use a fictitious business name? Yes No If so, fictitious name: _____

Has your company ever filed bankruptcy? Yes No If so, When & Where: _____

Have you factored your receivables before? Yes No If so, what source: _____

Any assets now assigned, pledged, or lienied as collateral for loans? Yes No

To whom: _____ Type of collateral: _____

Owner/Officer/Member Information (make copies of this page for additional Owners/Officers/Members)

Name: _____ Title: _____

Social Security Number: _____ Year(s) In this Industry _____ D/L# _____

Address _____ Telephone _____

City _____ State _____ Zip _____ Cell # _____

Date of Birth _____ Ever filed for bankruptcy? Yes No If so, When _____

Owner/Officer/Member Information

Name: _____ Title: _____

Social Security Number: _____ Year(s) In this Industry _____ D/L# _____

Address _____ Telephone _____

City _____ State _____ Zip _____ Cell # _____

Date of Birth _____ Ever filed for bankruptcy? Yes No If so, When _____

Business References (customers who pay you)

Company Name

Contact Name

- | | |
|-----------------------------|-------|
| 1. _____
() - Fax () - | _____ |
| 2. _____
() - Fax () - | _____ |
| 3. _____
() - Fax () - | _____ |
| 4. _____
() - Fax () - | _____ |
| 5. _____
() - Fax () - | _____ |
| 6. _____
() - Fax () - | _____ |

Accounts Receivable Information

A/R Outstanding \$ _____ Avg. Monthly Sales Vol. \$ _____ Intended Factoring Volume \$ _____

Avg. Invoice Amount: \$ _____ Do you issue Credit Memo's or R.A.'s to your Customers? Yes No

Can you Supply Signed Receipt(s) of Service(s) Rendered or Proof of Product(s) Shipped? Yes No

Are accounts receivable currently pledged as collateral? Yes No (if yes, please fill out below)

To whom: _____ Telephone: _____

Customer Accounts (list name, city, state and intended factoring volume)

- | | |
|----------|----------|
| 1. _____ | \$ _____ |
| 2. _____ | \$ _____ |
| 3. _____ | \$ _____ |
| 4. _____ | \$ _____ |
| 5. _____ | \$ _____ |

I hereby certify that all information provided above is true and correct to the best of my knowledge and is given to induce United California Discount Corporation to consider entering into a factoring relationship with the Applicant(s). I do hereby authorize UCDC to verify and investigate at any time the information provided. A photocopy or facsimile of this authorization will be as valid as the original.

Full Name (Print): _____ Title: _____

Date: _____ Signature: _____

RATES & SERVICES

*No Set-Up Fees *Non-Recourse * **Free** Credit Checking Services * **Free** Professional Collection Services *No Long Term Contract (Option 4 exempt) *Same Day Reserve Funding *24 hr. Application Approval *Low Minimums

Don't wait 24 hours anymore for your funds! UCDC will turn your receivables into cash in just 1-3 hours time from receiving your required paperwork. We can bank wire your funds for immediate credit (nominal bank wire fee). UCDC is the fastest paperwork processor in the industry. On site management for immediate decision making.

OPTION 1

Factoring Sales Volume Under \$50,000.00

80% Cash Advance

\$10,000.00 Monthly Minimum

0 -20 Days 2.5%
21-35 Days 3.5%
36-45 Days 5.0%
46-60 Days 7.0%
61-65 Days 8.5%
66 + Days 10%

OPTION 2

Factoring Sales Volume Over \$50,000.00

85% Cash Advance

\$40,000.00 Monthly Minimum

0 -10 Days 1.5%
11-25 Days 2.5%
26-35 Days 3.5%
36-45 Days 4.0%
46-55 Days 6.0%
56-60 Days 7.5%
61-70 Days 8.5%
71 + Days 10%

OPTION 3

Factoring Sales Volume Over \$100,000.00

90% Cash Advance

\$90,000.00 Monthly Minimum

0 -10 Days 1.0%
11-25 Days 2.5%
26-35 Days 3.5%
36-45 Days 4.0%
46-55 Days 6.0%
56-60 Days 7.5%
61-70 Days 8.5%
71 + Days 10%

OPTION 4

Factoring Sales Volume over \$500,000.00

90% Cash Advance

Fees Negotiable

Non-Recourse or Recourse available. Term contract involved (normal term is 9 months to a Year). Monthly Minimum required. Fax Funding Program available for qualified accounts.



Frequently Asked Questions

- Q. How long has UCDC been factoring accounts receivable?
A. Since 1976
- Q. Is there a set up Fee?
A. No, we absorb 100% of the cost of qualifying and preparing all documents for a new client.
- Q. How long does it take to process an application?
A. The majority of our applications are processed within 24 to 48 hours.
- Q. Do we have to factor everything in order to qualify?
A. NO, as long as you meet the minimum volume requirement per month, there is no other obligations pertaining to volume.
- Q. How quickly does UCDC fund on invoices?
A. Within 1-3 business hours of receiving client's required paperwork.
- Q. Do you mail my invoices daily to my customers?
A. Yes, every invoice funded gets mailed the same day.
- Q. How can I be assured that you will do everything you say that you will do?
A. We are happy to supply you with past and present client references. Management makes our Agreements, not high-pressured sales people who will say whatever it takes to get your business and then never follow through with their commitments.
- Q. Does UCDC require a long-term contract?
A. Not with Option 1, Option 2 or Option 3.
- Q. Will UCDC factor for a new business?
A. Yes, as long as the owner of the business can give references that show he or she is knowledgeable and experienced in the industry their business belongs to.
- Q. How does UCDC handle collections?
A. UCDC is extremely professional in handling collections. Your customers are treated as if they were our customers. We are very diligent about making calls at the appropriate time but we are careful to treat your customer with professional courtesy.
- Q. How long does it take to check credit on a new account debtor?
A. If the account can be found in our credit books or our computer database files, UCDC can respond within minutes. If the account has to be checked out by a bank reference and trade references, it might take a few days to get back to you. Our response depends on the response of the references.
- Q. How long does it take to return residuals?
A. The same day your customer's check is received by us.
- Q. What types of filings are made in connection with your factoring program?
A. We place a Uniform Commercial Code filing with the Secretary of State against all present and future accounts receivable in the state where our client resides. We must have first position on this filing in order to buy the accounts of our clients.
- Q. Why is there a filing against all present and future accounts receivable, if I can select the invoices I wish to sell and the ones I wish to carry on my own and not factor them?
A. There is no other practical way to make a single filing that will allow factoring of any receivable you wish to sell. Also accounts the client doesn't sell become collateral for the faithful performance of our client in following the rules of our Security Agreement. There is also a concern that if we don't cover all receivables, there is a possibility we could be buying someone else's collateral at a later date.

UNITED CALIFORNIA DISCOUNT CORPORATION'S FUNDING REQUIREMENTS

1. **Original Invoice, Signed Receipt of Service Rendered, (If Applicable) Contract Agreement, & Release Waiver. *Service Companies Only***
 - **Original invoice(s) Shipping Receipt or Delivery Receipt, Purchase Order of product. *Manufacturers and Product Companies Only***
2. **A Bill of Sale which we will provide for you to fill out and sign-must have original signature-no exceptions made (legal document).**
3. **Customer's Credit must be cleared by UCDC before you send in any invoice(s) for funding-call or fax them in.**

Invoice(s) verification is done at UCDC discretion (normally invoice(s) ranging from the High 4 Figures and up.) before funding.

STAFF

***DENISE MESSANG-Operation Manager
SALLY URIBE-Senior Account Supervisor
AMY FRENCH
CARLA PETERS
ANA ARREOLA
VALERIE DIAZ
NICOLE SWANSON
KEN MOORE-General Manger***

Please direct all credit check requests and normal daily procedures to my staff. We will call you immediately after your paperwork has been processed.

Thank you for your cooperation. If there is any question you might have please feel free to call or email me anytime.

Denise Messang
Operations Manager
Email: dmessang@ucdc.com