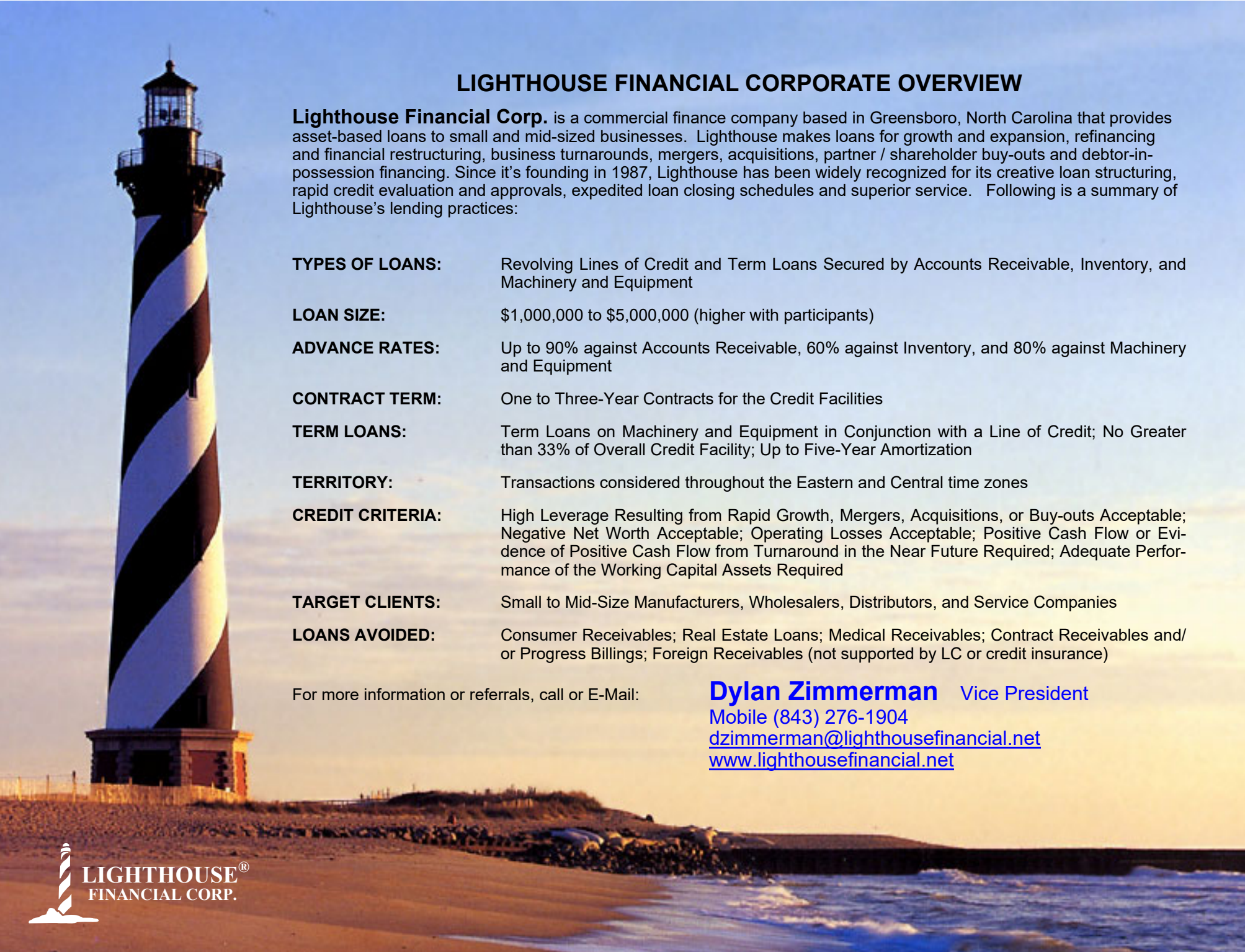




LIGHTHOUSE FINANCIAL CORPORATE OVERVIEW

Lighthouse Financial Corp. is a commercial finance company based in Greensboro, North Carolina that provides asset-based loans to small and mid-sized businesses. Lighthouse makes loans for growth and expansion, refinancing and financial restructuring, business turnarounds, mergers, acquisitions, partner / shareholder buy-outs and debtor-in-possession financing. Since its founding in 1987, Lighthouse has been widely recognized for its creative loan structuring, rapid credit evaluation and approvals, expedited loan closing schedules and superior service. Following is a summary of Lighthouse's lending practices:

TYPES OF LOANS:	Revolving Lines of Credit and Term Loans Secured by Accounts Receivable, Inventory, and Machinery and Equipment
LOAN SIZE:	\$1,000,000 to \$5,000,000 (higher with participants)
ADVANCE RATES:	Up to 90% against Accounts Receivable, 60% against Inventory, and 80% against Machinery and Equipment
CONTRACT TERM:	One to Three-Year Contracts for the Credit Facilities
TERM LOANS:	Term Loans on Machinery and Equipment in Conjunction with a Line of Credit; No Greater than 33% of Overall Credit Facility; Up to Five-Year Amortization
TERRITORY:	Transactions considered throughout the Eastern and Central time zones
CREDIT CRITERIA:	High Leverage Resulting from Rapid Growth, Mergers, Acquisitions, or Buy-outs Acceptable; Negative Net Worth Acceptable; Operating Losses Acceptable; Positive Cash Flow or Evidence of Positive Cash Flow from Turnaround in the Near Future Required; Adequate Performance of the Working Capital Assets Required
TARGET CLIENTS:	Small to Mid-Size Manufacturers, Wholesalers, Distributors, and Service Companies
LOANS AVOIDED:	Consumer Receivables; Real Estate Loans; Medical Receivables; Contract Receivables and/or Progress Billings; Foreign Receivables (not supported by LC or credit insurance)

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