

WHAT IS M100?

Health First and Renua offer a specially designed installment sales program called M100. This program will provide you with multi-purpose and allow you to spend your time focusing on business growth. The M100 program provides an immediate revenue stream to support carrier operations.

Given current economic conditions, it has become increasingly difficult for facilities to sustain approval levels with finance companies. The Health First and Renua full-service, integrated, second-tier financing program offers convenient affordable payments to the clients and high approval rates—a timely solution to meet your economic needs.

How Can M100 Help My Practice?

- Allows your practice to provide goods or services for clients where financing is an obstacle.
- Offers flexibility through customized payment programs for clients, based upon Health First and Renua's risk-based recommendations.
- Ability to offer clients a very popular automatic secondary option.
- No need to chase after monthly payments and disputes from clients, since all transactions will be processed electronically.
- Easy web-portal tracking system to manage your inbound receivables.

How Do I Enroll with M100?

Just complete the two easy steps:

Step 1: Complete M100 enrollment forms and fax to 775.546.6156, or email ccc@renuamedical.com

Step 2: Complete a training call with a Health First or Renua representative to learn how to submit and close applications.

Program Features for Providers and Clients

- Loan amounts from \$1,000–\$50,000
- APR ranges from 14.99%–17.99%
- Instant application decisions
- Approving FICO scores **as low as 500**
- E-Signatures (electronic signatures—no hard copies or faxing required)
- No equipment to purchase or lease, no application quotas
- Flexible Programs—repayment terms up to 48 months
- Custom Online Access:
 - Custom Web Portal: quick and easy access for doctor and staff
 - Applications and reporting available through unique provider web portal 24/7

The M100 Program Offers Three Approval Tiers*

Below are funding and service fee examples based on \$5,000 with a 5% down payment. Repayment term of 48 months with an estimated monthly payment of \$158.

M100+ offers instant approvals and immediate funding for creditworthy applicants.

This tier is similar to other primary financing programs which offer real-time funding for qualified individuals. Immediate Funding: \$250 down payment from client to provider will net provider \$4,525, with an average service fee of 9%.

M100 offers instant approvals for applicants with FICO scores as low as 600.

This tier will approve what primary financing programs decline. Several variables built into this tier make it successful, while keeping the service fee low. Buyout options are 3, 6 or 9 months.***

3 Month Buyout: \$250 down payment from client to provider will net provider \$4,466; avg. service fee 11%**

6 Month Buyout: \$250 down payment from client to provider will net provider \$4,881; avg. service fee 2%**

9 Month Buyout: \$250 down payment from client to provider will net provider \$5,314; avg. income earned 6%**

M100
RECEIVABLES offers instant approvals for applicants with FICO scores as low as 500.

This tier places the applicant under our receivables program. The provider will begin to receive monthly payments until a) a buyout is offered b) the balance is paid in full.

Below are funding, service fee and default rate examples based on 4 clients totaling \$20,000.

M100+

Immediate Funding: \$1,000 in down payments will net provider \$19,100 service fee is 9%

M100

3 Month Buyout: \$1,000 in down payments, assuming a default rate of 3%, net \$17,193, avg. service fee 14%**

6 Month Buyout: \$1,000 in down payments, assuming a default rate of 8%, net \$18,886, avg. service fee 6%**

9 Month Buyout: \$1,000 in down payments, assuming a default rate of 13%, net \$19,228, avg. service fee 4%**

*Subject to approval.

**For illustrative purposes only. Projections do not account for early payoffs, delinquencies and actual defaults.

*** The foundation for buyouts is based on an initial credit check, consistency of payments, and probable credit check at qualified purchase month. Any alterations in consistency may affect Servicer's Purchase offer.