

ESP TECHNOLOGIES WORLD CORPORATION

Principal Software Engineers • Industrial Computer Manufacturer • Independent Lessor • CIP Holding Company

PAL=UVL© PROGRAM FEATURED CONTENT

1. OVERVIEW OF THE SELF-CONTAINED UVL MATRIX MARKETING SYSTEM©
2. INBOARD REAL-TIME RESIDUAL VALUE CALCULATORS (no-loss guaranteed):
No more ALG expense, expensive-errors, or limitations
Lease all cars, trucks, motorcycles, RV's, aircraft, watercraft, etc.
Lease any term 24 – 96 months, for any mileage 1,000 – 36,000 per year
Lease any age 2020 – 1897 exotics, classics, antiques, specialty vehicles etc.
3. AUTO LEASE AUCTIONS WHERE CONSUMERS SELL THEMSELVES
3-way bidding, finance, lease & cash purchase
Virtual Auto Salesman©
CarQueues©, WorkQueues©, DealerQueues©, AdminQ©...
v.Stat, communications, & feedback
4. VIRTUAL FLEET & LEASE OFFICES©:
Remote employment, education, and maintenance of any volume of non typical personnel.
SmartAuction® merchandising. Wholesale → retail promotions & services
Direct retail, commercial, municipal, lease merchandising campaigns©
Indirect merchandising through dealers without an ESP Showroom Lsg System©
5. SELF-FUNDED DEPLOYMENT MECHANISM
6. OVERSIGHT BOARD AND ERROR-FREE FUNDING CLEARINGHOUSE©
7. FULL REMARKETING SERVICE, EARLY & SCHEDULED TERMINATION
8. IMPENETRABLE CRIME PROTECTION LAYER
9. BRAND-NEW, OLD-FASHION, LEASE FUNDING SOURCE
10. INDUSTRY ANALYSES FOR 2020:
 - A. Indirect vs direct leasing. Why not both?
 - B. Orthodox lease meaning and value
 - C. Whole and most-desirable market analyses
 - D. Profit types and projections
 - E. Consumer benefits & savings that cause mass short-cycle repeat business
 - F. Unprecedented dealer services, 4 new dealer profits
 - G. Auto lease investors control queue© and financial attractions
 - H. Profound positive affects on the US economy
11. SUMMARY, STRUCTURES, AND STATUS

1. SYSTEM OVERVIEW

An AUTONOUOUS MATRIX MARKETING SYSTEM© is the ultimate learning machine, which actually programs itself and trains itself without data-links to bank or auction servers, without expense, cookies, or any invasive technology. Rather, it parses, purifies, and collates text of webpages to unify and guarantee accuracy of vital information:

QUOTE/AD MAKER PRO™

[Orig Pricing](#)
[Lease Capture](#)
[Seller Assgn](#)
[CQuote](#)
[Publish PwrSrch](#)
[OVE](#)
[DIN](#)
[Listing@](#)
[All Listings](#)
[Vehicle Search](#)

CAPTURE, EDIT, PUBLISH & UPDATE VEHICLE INFORMATION: SELECTED

A. [Help](#) **LOCATE VEHICLE, RESEARCH & ORIGINATION**

1. Choose:

- ALLY SmartAuction@ VEHICLES, or
- MANHEIM AUCTION VEHICLES including OVE vehicles for ads or quotations, or
- ADESA AUTO AUCTION VEHICLES, or
- DEALER OWNED VEHICLES including Craigslist, Dealers inventory, AutoTrader, etc., or
- PRIVATELY OWNED VEHICLES including Member Motors, Swap-A-Lease, Craigslist, etc.

B. [Help](#) **CAPTURE VEHICLE DETAILS & SPECIFICATIONS**

C. [Help](#) **SELLER INFORMATION**

D. [Help](#) **ASSIGNMENTS & APPROVALS**

E. [Help](#) **CUSTOM QUOTATION FOR REQUEST ONLY**

F. [Help](#) **PUBLISH ADS, QUOTES, PREPARE DOCUMENTS & ARCHIVE -**

In this example of 2017 Corvette LT1 currently at SmartAuction©, 392 vital facts are collected and collated from visiting 3 webpages and clicking 5 buttons.

CAPTURE, EDIT, PUBLISH & UPDATE VEHICLE INFORMATION:

A. [Help](#) **LOCATE VEHICLE, RESEARCH & ORIGINATION** updated: 2019-12-02 18:55:30

1. **SmartAuction@ VEHICLES:** Select [SmartAuction@](#) : (Right-Click, Open in Microsoft Edge)
[Check Spelling & Preview](#)

show public

a. COMPLETE. Review/Edit the DESCRIPTION above. T1=1 T2=1 T3=1 = 7 Contact your supervisor to relist, recapture, archive or delete this vehicle.

b. Highlight & copy the URL ([http://...](#)) of the **ASAP Vehicle Details Page**, then Click [ASAP VDP](#)

c. Click on [ASAP Blackbook & NADA Values](#). Right-click = Edge. Open all sections. (Ctrl+A, Ctrl+C) then Click

Black Book	XClean	Clean	Average	Rough	AvgTradeIn	FinanceAdv
Wholesale:	42575	40850	37875	33575	39075	41875
Retail:	50400	47875	42875	38100		

Adds/(Deducts) included in quotes Chrome Wheels 800 Other Available Adds/
(Deducts) Navigation System 800

NADA Values	RoughTradeIn	AvgTradeIn	CleanTradeIn	CleanRetail	LoanValue
Total Price	35800.00	38125.00	40075.00	43050.00	36775.00

Adds/(Deducts) included in quotes Other Available Adds/(Deducts) Certified Pre-Owned
N/A Magnetic Ride Control 1300 Navigation System 575 Removable Glass Roof 800

d. Right-Click [Manheim Market Report](#), choose Edge. Click URL. Ctrl+C to copy URL. Come back here. Click

Go back to the Manheim Market Report. Enter any missing variables. Ctrl+A, Ctrl+C to select/copy all. Click

MMR	Above	Average	Below	AdjMMR	ProjectMo
Wholesale:	38600	37300	36000	<input type="text" value="37300"/>	36700
Est Retail:	41100	39700	38300	Region SE	AvgGrade 4.50

This includes all vehicle logistics, price, value, images, and availability information as well as all finance, lease, residual, seller, lessor, motor carriers, and employee information:

f. PRICE & LEASE CAP COST CALCULATOR
 Make researcher's comments about the MMR and pricing factors:
[Check Spelling & Preview](#)

Auction Information|This auction has not yet opened.|Posted|11/23/19 6:03 pm
 ET|Bidding Opens|11/25/19 9:00 am ET|Opening Price|41500|Current Bid|N/A|High
 Bidder|N/A|My Bid|N/A|Bid Amount|Autobid Amount|Service Fee|375 See
 Schedule|Credit Line|Bid List Comments

show public

The Manheim Market Reports **Above: \$38,600.00 Average: \$37,300.00 Below: \$36,000.00**. Please read the ECR/Seller Disclosure* and all other material to estimate costs for damages that need repair prior to retail delivery as a "clean" car. **\$54,457.70** is the Maximum Advance available on this vehicle. Estimates are included below, but the responsibility for pricing is yours. Unsure about pricing? Use the default amounts. All things considered please enter:

\$ 38300	Estimated bid/sale price	\$ 0	Compliance personnel	\$2,224.00	Rate Participation
\$ 375	Auction/lane/OVE buyer fees	\$ 0	Research Analyst fee	\$2,000.00	Margin Income
\$ 0	Post sale/pre-sale inspection	\$ 0	Senior Analyst fee	\$4,224.00	NetWorkForce™ Team
\$ 0	Wholesaler (+ floor plan if any)	\$ 0	Daily Operations Manager	\$38,675.00	Acquisition Total
\$	for	\$ 0	Engineering	\$0.00	NetWorkForce™
\$ 0	for	\$ 0	US Motor Club	\$0.00	US Motor Club
\$ 0	for	\$ 0	Delivery Agent fee (if any)	VRAD	
\$ 0	Delivery detail clean up	\$ 2500	Margin to NetWorkForce™	\$697.99	Available R P
\$ 0	Freight costs to advertised area (if any)	\$ 0	Cash back to client on delivery	\$13,782.70	Available Markup

\$41,175 = Cash/Finance Price \$40,675 = Lease Price

Anyone with rudimentary computer skills who can follow a basic outline can be profitable with the AMP (AdMakerPro©) after about 9-hours of remote setup and training. This procedure usually takes less than 3 minutes, but may take longer the first time around on an antique, or an exotic, that has little historic data.

The AMP, is a back-end tool, not available to consumers, usually operated by a remote Research Analyst under the supervision of a remote Senior Analyst, both employed by a Virtual Fleet & Lease Office© performing service independently, for ESP, a bank, dealership, making a consumer quote, or starting an online campaign:

2. QUICK-QUOTE CALCULATORS:

LEASE-TO-OWN CALCULATIONS

Use these fields and the Pricing fields above to create an attractive lease offer.

- Platinum (740+) rate = 0.00138 3 hbp participation = 0.00186
- 30096 zip code availability check
- Calculate with \$ 0 down. (Req. Dwn: \$0.00.)
- Include 5000 use miles per year.
- Base the lease on 42 months scheduled termination.
- add monthly use tax at 0.00 % to the payment. is due on delivery.
I choose to pay roll in the initial lease costs.
- I want \$ 0.00 cash back from the lease. (\$13,783 avail)

Active:

\$ 384 mo \$0 mo \$0 mo
 \$0 Dwn \$0 Dwn \$0 Dwn
 +1st DoD +1st DoD +1st DoD
 \$0 \$Back \$0 \$Back \$0 \$Back

Pmt	Bid	Price	Plus	Retail	R.P.	Total	Actions
\$ 333	SBP	38300		\$38,675	\$1,421	\$40,096	<input type="button" value="SBP = Active"/>
\$ 367	FLR	39631		\$40,006	\$1,448	\$41,454	<input type="button" value="FLR = Active"/>
\$ 384	LIN	40300		\$40,675	\$1,461	\$42,136	<input type="button" value="LIN = Active"/>

FYI:
2017 Chevrolet Corvette Stingray Coupe 1LT
 Odometer: 7578 VIN: 1G1YB2D78H5104680 Sale Price: \$40,675 Updated: 2019-12-02
 Total of Pmts: \$16,128 EOL Buy Opt: \$31,000 Mo Depreciation: \$ 249
 CLUB REVENUE: Rate Part: \$1,461.00 Margin: \$2,000.00 Total: \$4,224.00
 Available Markup: \$13,782.70 (up to \$54,457.70 sales price) Available RP: \$697.99
 Check what others pay at [Swapalease Recon ALA Listing©](#)
 MMR Above: \$38,600 Average: \$37,300 Below: \$36,000 Adj: \$2,017 Rtl: \$1.
 NADA Retail: \$43,050 Cln Trd: \$40,075 Avg Trd: \$38,125 Rgh Trd: \$35,800.
 KCI Auto Auction (OVE) Buy Now: \$0.00 Min Bid: \$0.00 Web Ask: \$41,500.00.

MAX ADVANCE: \$54,457.70 + \$3,500.00 Seller Ads = \$57,957.70 Max available.
 Plus 6% as rate participation paid up front with no chargebacks **\$2,440.50 = \$60,398.20**
 available. No sales tax (\$3,254.00) on leases really means **\$63,652.20** available - no down payment!

Make notes & suggestions about the lease ad structure.

[Check Spelling & Preview](#)

Make researcher's comments about the lease, finance and/or pricing factors:
[Check Spelling & Preview](#)

show public

[Orig Pricing Lease Capture Seller Assign CQuote Publish](#)

RETAIL FINANCE Show

- Calculate the finance payment with \$ 7600 down.
- Base the loan on 60 months. 4.1420 % APR
- add sales tax at 0.00 %
- I want \$ 0 cash back from the loan.

\$620 mo*
 4.14% APR, \$7,600 Down Payment, Plus Tax, Tag & Title

Automatically an array of 12 planned-response advertisements, 15 Seek 'n Sell Sales Missions©, a Virtual Auto Salesman©, an Auto Lease Auctions Listing©, 18 interactive consumer reports©, and all online sales forms and contracts are prepared and ready for placement.

A very simple example of string-math technology is Manheim's name, “**2017 CHEVROLET CORVETTE 2D COUPE 1LT**”, is “**Chevrolet Corvette Stingray 2 Door Coupe RWD 1LT [6.2]**” to SmartAuction®; “**Chevrolet Corvette Base 2D Coupe**” to Black Book; and “**CHEVROLET Corvette Coupe 2D 1LT**” to NADA. A consumer or salesperson may call the same car a “Vette” or “Chevy” in common speak, email or text. The ESP system melds all names of all objects, entities and their numeric ID's into one record with a unique vehicle identification code (VIC) with the employee number, lender, dealer, vendor, and auction ID's attached, so the record can be accessed by any nomme.

String-math technology is ultimately important to identify nomenclature, thoughts, values, and payroll when numeric identifiers are not available like in the beginning, at the point-of-sale, and down the road when the client is ready to trade or the vehicle needs service.

The matrix is a database of these arrays for the system to draw sales information from; and more important, for shoppers to enter information into when they interact with a marketplace. In our case, the front and back-ends of the matrix are constantly updated automatically. Our system© programs itself when the model year or calendar year changes and when a new make, model, or body-style (trim) is added. This example is part of the Request For Quotation Form (R4Q©):



The screenshot shows a web interface for AutoLeaseAuctions.com. At the top right, there is a link "Add a Aston Martin DB11 BodyStyle". Below this, the name "Tony," is displayed. A instruction reads: "Please enter the bodystyle in the same nomenclature and case as other bodystyles of this make:". Below this instruction, there is a form with a "BodyStyle:" label, a text input field containing "Convertible", and a ">>" button. To the right of the button is a dropdown menu with "BodyStyles" selected and "DB11 Coupe" listed below it. At the bottom of the form, there is a small copyright notice: "© Copyright. All rights reserved."

Ultra-high-technology and impenetrable protection enable the general public to enter new data, which saves literally millions of dollars per year in program maintenance. In example, if the user enters “Kick-Azz Camaro” (or worse), the ESP anti-profanity module returns “Camaro”.

The AMP© is the central controller of each vehicle by VIN. No two employees can enter the same VIN or access the consumers who visit the ads and promotions made by the AMP. This ensures the Analysts “own” the online real estate, control the vehicle, and every shopper who spins off of any ESP program:

AutoLeaseAuctions.com

Deficit Elimination Systems

Virtual Fleet & Lease Office

www.vflo.world

AutoEconomics.com

AutoFinancialAdvisers.com

Wholesale Lease Products & Services

Showroom Selling System

Dealers Online Leasing System

Online Lessor Systems

Realtime Residual Calculator

PDDL Funding System

You are invited to an online meeting to review and interact with these OIPs and the AMP[®], which you may record and distribute within your company. Please contact us to set up a convenient time, corp@esptech.world.

2. REAL-TIME RESIDUAL VALUE CALCULATORS

Automotive residual values are the most important variable in the US economy. ALG residual guidebooks are obsolete, a considerable expense, and the greater cause of every bankruptcy in the auto lease industry. Historically, every residual written is wrong, which causes distress and massive work and more expense at lease termination. Tsunamis of high-priced lease-return vehicles are flooding American auctions again. Worst of all, static residual values limit leasing even if they are right...

No, actually the absolute “worse-of-all” is errant residual values run off the best auto-lease financiers worldwide.

ESP has incorporated real-time residual value calculators into its systems© to eliminate these problems and costs. Our mathematical approach is different and better:

e. REAL-TIME RESIDUAL VALUE CALCULATION:

MMR's Historic Average Annual Mileage for Corvette's: Cost/Credit Per Mile Over/Under Avg Mi Yr:

Collect future value information:

Right-Click [2016 Corvette at 5000 MPYr](#), choose Edge. Ctrl+A/Ctrl+C Come back here. Click

Right-Click [2017 Corvette at 5000 MPYr](#), choose Edge. Ctrl+A/Ctrl+C Come back here. Click

Right-Click [2018 Corvette at 5000 MPYr](#), choose Edge. Ctrl+A/Ctrl+C Come back here. Click

By mileage: \$167, Actual 2018-2017: \$225, Actual 2017-2016: \$75, Actual 2018-2016: \$150. Enter Base Monthly SRD:

- First, our systems determine the average annual mileage for the model from the vast MMR history. Corvette's are driven an average of 5,200 miles per year; Chevy Tahoe drivers average 18,300 MPY in example.
- Second, the system establishes a standard rate of depreciation per month, at the average miles, within the model and specific body-style. Using historic auction data to calculate the residual for a 4 year lease on a 2017 Corvette Coupe is inordinate because the Stingray (C7) production started in 2014; An accurate SRD is established by auction reports showing the actual monthly depreciation between a 2018 and a 2016 LT1 driven average miles is \$75, and 20 cents is the cost per mile over average.
- Third, in addition to equipment, odometer, and typical value-indicators, great consideration is given to model-year-age, calendar-year-age, season, and condition grade at time of delivery.
- Fourth, standard fees for initial costs like RVI, GAPP, conventional remarketing, and others along with a safety margin are charged to the residual value instead of the admin-fee or the lease-fee revenue.

- Fifth, Keeping in mind residual equity belongs to the lessee-consumer, and residual deficit is the responsibility of the lessor in a closed-end lease, the initial SRD for this, and every, Corvette Coupe LT1 driven average miles per year (5,000) is established at \$150 per month.
- Advertised lease payments are made at the average mileage for that model, which is harmonious with most consumers. We chose a 42 month term to bring the Corvette back in the higher sales time of the summer, before it is one model-year-older. See auction listing©.
- Residual values are constantly recalculated as consumers, or sales agents, interact online. Mileage is the single biggest factor, but residual deductions are also made for smokers, garaging habits, terrain, weather, and local area road conditions.

ESP Tech World Corp guarantees its residual value calculations on every transaction by placing ESP corporate securities in an escrow account with Continental Stock & Transfer Company. In addition to conventional lease securities, more viable than usual recourse loan remedies, the “praetorian style” escrow agreement allows the lease financier to withdraw equity instantly if a default occurs and hold it until the problem is rectified and the cost of the problem is repaid.

ESP's RTR technology can create an accurate residual value on any motor-vehicle of any age, which greatly expands the market and available lease inventory without risk. Longer lease-terms and monthly increments have a profound positive effect on sales-profit, monthly lease income, and greatly reduces remarketing costs while allowing for fair, equal-term comparisons to simple-interest loan payments online. New commerce of considerable proportion can be generated in specialty manufacturing and vehicle restoration industries. For example:

The residual is based on the finished restoration.



The cap-cost includes direct payments for the restoration.



You are invited to an online meeting to discuss ESP's RTR Calculators, Guarantees & the AMP©, which you may record and distribute within your company*. Please contact us to set up a convenient time, corp@esptech.world.

3. INTERACTIVE AUTO LEASE AUCTIONS WITH FULL SERVICES



The screenshot shows the AutoLeaseAuctions.com website interface. At the top, the logo "AutoLeaseAuctions.com" is displayed in a stylized font, with navigation links for "Kb", "Sellers", "Buyers", "Listings", and "+myProfile". Below the logo is a navigation bar with "All" and "More" options, separated by a series of dots. The main content area features a large image of a dark-colored 2017 Chevrolet Corvette Stingray Coupe 1LT. To the right of the image, the following details are listed:

- 2017 Chevrolet Corvette Stingray Coupe 1LT**
- VIN: 1G1YB2D78H5104680
- Down Payment: **\$0**
- ODO: 7,578.0
- Lease-It-Now: **\$384**
- INFO: Full Disclosure
- Minimum Bid: **\$333**

Below the listing, a small text block provides additional information: "FOB: Duluth, GA 30096. This is an example lease. Your payments will vary proportionally due to your down payment if any, cash back if any, credit-grade, annual mileage, term, location, trade-in, inequity if any, etc. Click to check availability and calculate & compare cash, finance & lease purchase plans on your own terms. [Get the facts here before you buy anywhere.](#) Save \$1,000's!"

“You can do anything at our 3-way-bidding Auto Lease Auction from the comfort of your computer console. You can do many things you cannot do in a brick & mortar store or any other web site. Right here, right now:

- check out specific vehicles in the wholesale auction inventories;
- locate your dream-car or company fleet;
- sell/trade/dispose of your current vehicle;
- compare lease, finance & cash purchase based on your driver profile;
- get expert help from a certified auto financial adviser;
- consider upcoming maintenance/driving costs on pre-owned vehicles;
- order the vehicle of your choice and have it delivered to you, and much more.

What you will NOT find here is any hassle. We have no sign-up or processing fees, page-advertising, data miners, hidden charges, no adware, pop-ups, trickery, or even cookies... just the facts so you can make intelligent decisions on the single-most expensive item in life – your auto transportation.”

Full services include the forms and procedures to purchase, lease or finance a vehicle under all laws and all (§ 303) FDIC Bank rules. Ally Financial has the perfect network for this, SmartCash®, and SmartAuction® is the best ever auction in history. ESP Platform© operators will be Ally enabled customers.

The crown jewel is the Virtual Auto Salesman© so consumers can sell themselves online while research and senior analysts from the Virtual Fleet & Lease Office© oversee their activity:

Welcome!

2017 Chevrolet Corvette Stingray Coupe 1LT

VIN: 1G1YB2D78H5104680 ODO: 7,578



Compare Vehicle Trade In Lease Loan Pay Cash Pre-Bid Services Help

← HIDE CONTROLS
Attach or Make profile to edit:

GENERAL
 Credit:
 Zip Code:
 Biz Use:
 Sales Tax: %
 Lease Tax: %

TRADE-IN
 Value \$:
 Payoff \$:
 Net \$: \$0

LEASE
 Include: Trade
 Include: Tax
 Cap Red \$:
 Cash-Back \$:
 Lease Term: mo.
 Ann Miles:
 \$ Due Del:

LOAN
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 Include: Tax
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 Equity-Back:
 Loan Tem: mo.
 Loan APR: %

PAY CASH
 Include: Trade
 Include: Tax

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HOW THIS WORKS: There is no profile attached so all comparisons are currently based on the asking prices and payments. [Attach](#) or [Make](#) your profile, adjust the values in the control panel at the left, then put in a "What If I Bid" amount in the plan of your choice *before* you compare.

LEASE

Down Payment : \$ 0
 Minimum bid : \$ 333 per mo.
 Lease-It-Now : \$ 384 per mo
 What If I Bid : per mo
 Plus Tax. Plus Title & Registration.

[Full, Transparent Lease Disclosure, Terms & Conditions](#)

LOAN

Down Payment : \$ 7,600
 Minimum bid : \$ 574 per mo
 Finance-It-Now : \$ 611 per mo
 What If I Bid : per mo
 Plus Tax. Plus Title & Registration.

[Full, Transparent Loan Disclosure Terms & Conditions](#)

CASH

Minimum Offer : \$38,675 price
 Purchase Now : \$40,675 price
 What If I Bid : discount
 Which Equals : \$40,675 price
 Plus Tax. Plus Title & Registration.

[Full, Transparent Cash Sale Disclosure, Terms & Conditions](#)

Not Exactly What You Want?

Request [search & quotation for a vehicle](#), [get a quote on a vehicle you found](#) or [get live help from an ALA auction](#)

All three quotations are personalized when a driver's profile is attached. When the prospect makes changes all three quotations, and their disclosure pages, are equally affected. For instance if a test bid of \$365 per month for 42 months with \$0 down is entered for a lease, the cash purchase price drops to \$39,945, and the down payment and finance payment are adjusted accordingly (\$6,878 & \$685 x 60 mo). In addition to the tabs, the sidebar of 18 reports are also personalized:

Compare	Vehicle	Trade In	Lease	Loan	Pay Cash	Pre-Bid Services	Help
CONTROL PANEL ◀ HIDE CONTENTS COMPARISONS 1. Economic summary 2. Loan vs. lease purchase 3. Cash vs. lease purchase 4. Compound savings 5. New vs. Used leasing 6. Good vs. bad leases CONTENTS 1. How It Works 2. Vehicle pricing policy 3. 3-Way Auction 4. Lease disclosure 5. Loan disclosure 6. Cash sale disclosure 7. Lease vs. buy disclosure 8. Control your trade cycle 9. Drive maintenance free 10. How cash back works 11. Hidden lease savings 12. Fleet lease & biz use.	Lease Purchase vs. Loan - All other things being equal, meaning this 2017 Chevrolet Corvette Stingray Coupe 1LT gives you the same values of having it and driving it whether you lease or finance, this article examines the monetary differences between the two ways to pay for these <i>use-benefits</i> due to the settings you made in the CONTROL PANEL . <ul style="list-style-type: none"> A. If you pay \$6,878 down your finance balance is \$36,802 (includes sales tax at 8.00%, \$3,236) Your monthly loan payment will be \$680 for 60 months if you are accepted with a Platinum (740+) credit-rating. B. You have set up a lease with no cap reduction (\$0 down), no trade, makes a lease payment of \$365 (plus tax) with accepted Platinum (740+) tier-credit. So on the first day you take delivery, the finance plan costs \$6,878 more in cash than the lease plan. The finance payment is \$315 higher each month. The finance term is longer than the lease term by 18 months. <ul style="list-style-type: none"> • The \$6,878 you saved initially by leasing is compounded in your budget by your established earning rate of 9.36% APR over the term of the lease and will earn \$2,654 and be worth \$9,532 then. • The extra \$315 money you save each month by leasing adds up to \$13,230 and 						

The Virtual Auto Salesman© contains an array of forms for buyers, sellers, dealers, lenders, vendors, auctions, remarketers, trade-ins, et cetera.

Virtual meets reality at AutoLeaseAuctions.com. ALA is the hub of multilateral negotiations and the center of commerce after all the information is collected into the matrix. Although 11-times more complicated than NVL, a used vehicle lease is just an exchange of information like any other sale.

Since parties never meet in person and we seldom see the sold vehicle, Every party is given a CarQueue©. This technology replaces the showroom, closing booth, sales desk, and finance office:

AutoLeaseAuctions.com

Home Sellers Buyers allListings



Rev Tony [Log Out](#) [C Sellers](#) [WorkQ](#) [AdminQ](#)
A VALUED MEMBER REGISTERED IN THE STATE OF INDIANA

[Intro](#) [Sell/Dispose](#) [Buy/Lease/Trade](#) [Quotations](#) [Refinance](#) [Favorites](#) [Bids](#) [Credit](#) [Profile](#)

INTRODUCTION:
Thank you for visiting, you are very welcome here!

This is your personal CarQueue© at Auto Lease Auctions, Inc. where you can buy, sell, trade, lease fine automobiles for a fraction of the cost anywhere else.



After 32+ years of building automotive leasing systems© for the world's largest banks, Auto Lease Auctions, Inc. was created for American automobile consumers to significantly lower their auto expense. This evolutionary new marketplace is the ultimate shopper's toolbox and auto-economics planner online. The format is a closed-bid, peer-to-peer auction with an array of unique pre-bid services. You can use it by yourself to create your own scenarios or contact us to develop your driving plans for you by phone. We hope you find it fun and easy to use. Please let us hear from you via the Help Tab or the Contact Us link below.

By "significantly" we mean you can lower your auto expense by about 55% using our web-tools and funding — which should be very important to you since your autos are your single most expensive item in life. You probably don't realize we are already saving big money for you. You'll probably spend less than an hour total getting your vehicle here v. spending sixty-hours (according to CNN) shopping dealership-to-dealership in person. You are saving fuel cost and time. Time is money. Time better spent with your family or at work. You do all of your negotiations here, then go to the seller to get it. In addition to helping you, our technology replaces 83% of the traditional lease/sales functions, which drastically reduces the cost of doing business for the seller and lender. In turn based on a prior agreement, and to enable repeat business with you, the savings are passed through. That's just one example of how we do it.

We are building a portfolio of short-cycle repeat business one client at a time by pricing the vehicle you really want near wholesale then forming a monthly payment plan to ensure you can trade without a loss at any time.

[To Get Started Choose A Tab Above](#)

Need Help? Contact your sponsor, [Tony](#), or the main office office@autoleaseauctions.com or 800 339-6989.

HOME • ABOUT US • TERMS OF USE • SECURITY 1ST • PRIVACY POLICY • CONTACT US
COPYRIGHT © 2014 LOGIC-SPHERE SDG, DIV OF ESP, INC. ALL RIGHTS RESERVED.

Car Queues© are very efficient and harmonious because information is deposited back and forth without interrupting the parties. This is the adminQ©, main control console:

NetWorkForce Management: Anthony Goodhardt, PSE, Controller UR: King
1300 Home State = IN

Home Dealers Sellers Buyers Listings MyCarQ® Add Member Cull Feature Ads
New AMP™ New C AMP™ C Sellers My Profile Log Out CL Ad Poster Q CL Service Ads New DirAdPro™ Dir Contact Log

All Years All Makes All States All Members All Analysts Group Sort By

Description	Listing	Agri	Anc	Dne	Stat	ASA	C.c	✓	S	F	◆	Odo	St	Min Bid	Fir Bid	Lse-Now	RA	Color	VIN#	Notes	DateIn
2019 Aston Martin DBS Coupe	listing	Agri	Anc	Dne	Stat	Americas A	ASA	C.c	✓	S	F	◆	813	MS	\$1,585	\$1,668	\$1,916	King Storm Blac / OBSIDIAN B	SCFRMHAV9KGR00783		2019-12-
2017 Audi A8 4 Door Sedan Av	listing	Agri	Anc	Dne	Stat	Prime Moto	ASA	C.c	✓	S	F	◆	21277	GA	\$514	\$546	\$581	King Monsoon Gr / Velvet Bei	WAU43AFD2HN014972		2019-12-
2016 BMW 3 series 4 Door Sed	listing	Agri	Anc	Dne	Stat	EL PASO IN	ASA	C.c	✓	S	F	◆	29621	TX	\$319	\$350	\$382	King Mediterran / Venetian B	WBA8B3G5XGNT62363		2019-12-
2017 Cadillac Escalade 4WD P	listing	Agri	Anc	Dne	Stat	DEALERS CH	ASA	C.c	✓	S	F	◆	19731	IA	\$526	\$551	\$606	King Crystal Wh / Shale with	1GYS4CKJ1HR302161		2019-12-
2019 Chevrolet Impala 4 Door	listing	Agri	Anc	Dne	Stat	JIM BUTLER	ASA	C.c	✓	S	F	◆	21872	MO	\$150	\$173	\$189	King Silver Ice / Jet Black/	2G11Z5S30K9117948		2019-12-
2017 Chevrolet Corvette Stingr	listing	Agri	Anc	Dne	Stat	KCI Auto A	ASA	C.c	✓	S	F	◆	7578	MO	\$333	\$367	\$384	King Black / Jet Black	1G1YB2D78H5104680		2019-12-
2016 Chevrolet Silverado 1500	listing	Agri	Anc	Dne	Stat	Texas Auto	ASA	C.c	✓	S	F	◆	24437	TX	\$379	\$410	\$433	King Silver Ice / Dark Ash w	3GCUKSEC2G336104		2019-12-
1966 Chevrolet Corvette Stingray Conv LT2	AMP	Listing	Agri	Dne	Stat	CORVETTE M	OVE	C.c	✓	S	F	◆	28890	CA	\$371	\$411	\$473	katy Red / Black	194676S117621CLAS		2017-07-
2016 Ford F-150 4 Dr SuperCab XLT FX4	AMP	Listing	Agri	Dne	Stat	AAAG-SUNSH	ASA	C.c	✓	S	F	◆	15074	TN	\$233	\$264	\$293	King Ingot Silv / MEDIUM LIG	1FTEX1EP6GFA35422		2019-12-
2017 GMC Savana 3 Dr Cargo Van 2500	AMP	Listing	Agri	Dne	Stat	GOLLING BU	ASA	C.c	✓	S	F	◆	11465	MI	\$231	\$262	\$295	King Summit Whi / Medium Pew	1GTW7AFF8H1332006		2019-12-
2016 Honda Civic 4 Door Sedan FWD EX	AMP	Listing	Agri	Dne	Stat	South Flor	ASA	C.c	✓	S	F	◆	20526	FL	\$154	\$186	\$213	King Black / Gray	19XFC2F74GE098095		2019-12-
2018 Jeep Wrangler Unlimited 4 Dr Rubicon	AMP	Listing	Agri	Dne	Stat	Americas A	ASA	C.c	✓	S	F	◆	17788	AL	\$286	\$302	\$345	King Charcoal G / Black/Heri	1C4HJXFG1JW146760		2019-12-
2018 Lincoln Continental Sedan Premiere	AMP	Listing	Agri	Dne	Stat	Rhina Inve	ASA	C.c	✓	S	F	◆	27066	TX	\$230	\$277	\$308	King Ingot Silv / Soft Touch	1LN6L9PK2J5602394		2019-12-
2015 Maserati Quattroporte GTS	AMP	Listing	Agri	Dne	Stat	South Flor	ASA	C.c	✓	S	F	◆	22943	FL	\$491	\$526	\$540	King Grigio Met / N/A	ZAM56PPA9F1158329		2019-12-
2016 Mercedes-Benz G-Class G 63 AMG	AMP	Listing	Agri	Dne	Stat	Carolina A	ASA	C.c	✓	S	F	◆	30062	SC	\$867	\$908	\$949	King Palladium / designo BI	WDCY7DF7GX249330		2019-12-
2004 Pontiac GTO 2 Door Coupe	AMP	Listing	Agri	Dne	Stat	DENNIS BAG	ASA	C.c	✓	S	F	◆	37702	nc	\$117	\$129	\$141	King Phantom Bl / Black	6G2VX12G64L264997		2019-12-
2018 Toyota Camry 4 Door Sedan FWD	AMP	Listing	Agri	Dne	Stat	Charleston	ASA	C.c	✓	S	F	◆	15081	SC	\$151	\$163	\$176	King White / Beige	4T1B11HK0J088152		2019-12-
2017 Toyota Tacoma 4 Dr Double Cab Long WB	AMP	Listing	Agri	Dne	Stat	TEXAS LONE	ASA	C.c	✓	S	F	◆	12495	FL	\$139	\$179	\$199	King Super Whit / Cement Gra	5TFAZ5CN1HX037916		2019-12-

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When information is deposited, or read, or feedback is given, notifications are sent to the parties. Vital statistics (v.Stat©) arrive via email, text, automatic phone message to the operators. Every driver is given *name@autoleaseauction.com* email, an extension on (800) 339-6989, and a high-end webinar port through Ring/Central beside Chat and usual communication devices. Online meetings are better, faster, safer, recorded, and more legally binding than showroom sales and leases:

autoleaseauctions.com/#mya... Mute Start Video Manage Participants New Share Pause Share Annotate More

ID: 148-138-1492 Stop Share

Request Search & Quotation
Receive finance, lease, & cash quotes plus 18 in depth reports on ea

Sell Your Vehicle At Auto Lease Auctions
Get Fair Retail for your vehicle instead of the wholesale trade-in a

Upside Down & Want Out Of A Vehicle
Get out without a loss, cost or future liability...

Refinance To A 10-Star Lease
Extract equity, make modifications, consolidate & lower auto expense

Auto Economics© 2020
An important knowledge you cannot get in any college...

Chat Alt + H
Invite Alt + I
Record on this Computer Alt + R
Record to the Cloud Alt + C
Disable participants annotation
Switch to Phone Audio...
Video Settings...
Optimize Share for Full-screen Video Clip
End Meeting Alt + Q

v.Stats© let staff know when the client is online viewing their offer so they know when to call. The ESP Matrix Marketing System© provides the information so the employee know how to best help the client and complete the sale, lease or finance agreement. Compliance for procurement, payroll, and funding is met simultaneously, which is another great saver of money and time for the shaeholders.

Special communication devices include two-way, inline/on-page messaging visible only to the intended recipient even if they are not logged in. The message has a reply button, which starts a chat. An example of use would be an employee in a position of trust who is required to update/verify their employment application information after a residential move; or a shopper who requested info, but has not read the quotation in their Q.

And QcommLog© is a multilateral communication device of significant importance for multiple reasons. QcommLog© is a blog/chat device in every working page attached to supervisors on one end, clients on the other, lenders, vendors, and auction personnel in their respective Q's. All communique is recorded within the transaction, which makes it easy to switch workers and maintain continuity:

This section is created from "in-flight" data. Follow the guidelines for Folder 1 below. Please follow NetWorkForce™ instructions communicated through the blog. Please put questions & comments in writing here. [Close NetWorkForce™ Comm Blog](#)

This is a Problem Solution Question Answer Comment Suggestion Resolved Issue FAQ Email

IMPORTANT: Please include the section for help whenever applicable. (example: I.12.f)

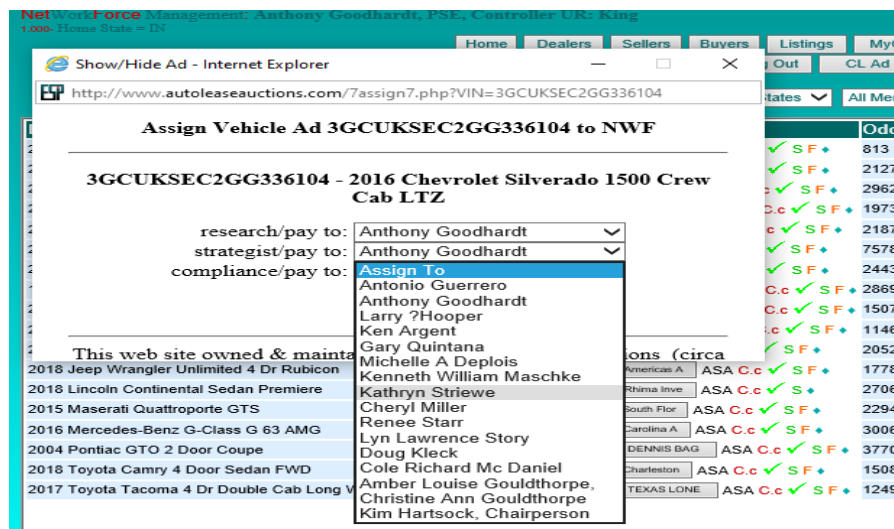
[Send](#)

1. Contact Anthony Goodhardt by phone, [800 339-6989](tel:8003396989) x969, (record your notes and insert them in the NWF Blog) to:
 - A. Introduce yourself and review their request. [Edit request](#) (sends email with changes)
 - B. Verify who made the request.
 - C. Explain the importance and benefits of communication with the help blog.
 - D. Ask for good/bad contact dates/times:
 - E. Ask any extra questions as directed above in Comm Log.
 - F. Introduce
 - G. Instruct the analysts to do sales tasks using the NetWorkForce™ Comm Blog tool above.
 - H. [U/C] A place to order this lead to be sold/split/birddogged to another dealer... local or
 - I. Check when the Profile Call is complete.
2. Locate requested vehicles [SmartAuction®](#) [PowerSearch](#), [OVE](#), [Cars](#), [Craigslis](#), [Dodah](#) or [AutoTrader](#). Look up [MMR](#) values. Look up [Specs](#). Check [CULA](#) or [DIN](#) for advance. [NADA](#) or [KBB](#) for values. Make a new quotation [New AdMakerPro©™](#). Or attach

Proposed vehicles:
Visits when logged in:

3. Quote and take Feedback (notes in Help Blog and or NWF Comm Blog & Email) until you reach a decision.
 - Have the Lease Quote Maker Pro© of the vehicle you are discussing to make changes and notes.
 - Don't guess at payments, structure the quotation online.
 - When a decision is reached ask the member to view it and approve it online [thus generating an application].
4. Get signed application via fax or email. Find the quotation (Saved Quotes at [DIN](#)) Click Continue and transpose the application data - Submit to ACS.
5. Upon Lease Approval:
 - Close [[get Earnest Deposit](#)] [[get Go-Buy Order](#)] signed, faxed, authorized,
 - [[Make P.O.](#)], T.O. to:
 - Monitor the transaction through acquirement funding and pay disbursement.
6. Follow up with Anthony Goodhardt after deliver to discuss the exit plan (repeat business) and gain a reference (write the reference up and submit it to RnD)

The example above is the bottom of a mock Q4R Worksheet with instructions to the analysts. QCommLogs© are the solution for the age-old problems of employee turnover identified industry-wide and in the Ally Academy®:



It is a disservice to you, the ESP shareholders, and potential investors to paraphrase the power of the ESP leasing systems©. Therefore, we have entered listings on a range of SmartAuction® vehicles and one 1966 Corvette Stingray from Manheim* for your review. The minimum bid payments include 3-times the average profit (EBITDA) on a used car according to the latest NADA report:

SmartAuction® Vehicle Description	Minimum Bid	Floor (hidden)	Lease-It-Now
2019 Aston Martin DBS Coupe Superleggera	\$1,585.00	\$1,668.00	\$1,916.00
2017 Audi A8 4 Door Sedan AWD Sport	\$514.00	\$546.00	\$581.00
2016 BMW 3 series 4 Door Sedan RWD 340i	\$319.00	\$350.00	\$382.00
2017 Cadillac Escalade 4WD Premium Luxury	\$526.00	\$551.00	\$606.00
2019 Chevrolet Impala 4 Door Sedan LT	\$150.00	\$173.00	\$189.00
2017 Chevrolet Corvette Stingray Coupe	\$333.00	\$367.00	\$384.00
2016 Chevrolet Silverado 1500 Crew Cab LTZ	\$379.00	\$410.00	\$433.00
1966 Chevrolet Corvette Stingray Conv LT2*	\$371.00	\$411.00	\$473.00
2016 Ford F-150 4 Dr SuperCab XLT FX4	\$233.00	\$264.00	\$293.00
2017 GMC Savana 3 Dr Cargo Van 2500	\$231.00	\$262.00	\$295.00
2016 Honda Civic 4 Door Sedan FWD EX	\$154.00	\$186.00	\$213.00
2018 Jeep Wrangler Unlimited 4 Dr Rubicon	\$286.00	\$302.00	\$345.00
2018 Lincoln Continental Sedan Premiere	\$230.00	\$277.00	\$308.00
2015 Maserati Quattroporte GTS	\$491.00	\$526.00	\$540.00
2016 Mercedes-Benz G-Class G63 AMG	\$867.00	\$908.00	\$949.00
2004 Pontiac GTO 2 Door Coupe	\$117.00	\$129.00	\$141.00
2018 Toyota Camry 4 Door Sedan FWD	\$151.00	\$163.00	\$176.00
2017 Toyota Tacoma 4 Dr Double Cab Long WB	\$139.00	\$179.00	\$199.00

There is zero (\$0) down payment on these leases. The term and annual mileage allowances are staggered to the averages for each model as discussed above in the Real-Time Residual Calculators section. The ignorant myth that new vehicle leasing cost less than UVL is disproved by any of these structures – even at the “lease-it-now” payment. If you are not offering UVL, you are not offering the

lowest cost for private transportation.

www.autoleaseauctions.com

We suggest visiting ALA to peruse the SmartAuction® inventory leases. You may enter a mock profile and work with the numbers as a shopper. You may submit a request for quotation on up to 5 vehicles. Contact us for an online meeting to process your request as a demonstration of ESP's back-end systems, which you can record and distribute among yourselves. Email to corp@esptech.world or Call 317 663-9000 east, or 408 300-5900 west.

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4. VIRTUAL FLEET & LEASE OFFICES©

The road to a virtual sale is defined by ESP within VFLO© after working with Bob Butterworth, Attorney General of Florida, in 1994 on what is now the Millennium Digital Commerce Act (ESIGN, Pub.L. 106–229, 114 Stat. 464, enacted June 30, 2000, 15 U.S.C. ch. 96); and working in 1996 with Janet Reno on what is now Courts.gov under the Mike Love Doctrine:



Virtual Fleet & Lease Office
ENTERPRISE BUSINESS OPPORTUNITY
Serve Solutions to Auto Drivers Online
with an ultra-high-tech Virtual Fleet & Lease Office©

[Register](#) [Sign In](#) [Contact](#)

With a VFLO© you can:

1. Help millions of auto consumers who cannot trade in the showroom.
2. Help businesses convert fleets to orthodox leases, saving millions.
3. Offer 100,000+ high-grade, low-cost, dream-car inventory daily.
4. Reduce the cost-of-sales to 1% of modern brick & mortar dealerships.
5. Reduce the average time-per-sale to 20% of traditional dealerships.
6. Earn more money in less time by providing lower prices & payments.
7. Obtain, train & maintain a NetWorkForce™ without cost or hassle.
8. Expand your market nationwide without any risk, hassle or expense.
9. Share your completed transactions with dealers for local delivery.
10. Help banks process your transactions; get paid immediately online.
11. Create you own short-cycle repeat business portfolio, which ensures your future regardless of then prevailing economic conditions.

Without one, you can't...

“Dealership sales departments are finely-tuned mechanisms. Auto sales drive the US economy according to the US Department of Commerce. The amount-finance last year (\$1.75 trillion) was equal to 8.54% of the entire US GDP for last year; and was greater than the GDP of 187 of the 195 countries in the world. This makes licensed auto dealers and their staffs of professional auto salespersons the most important people to the entire global ecosystem. Their fleet & lease offices regularly post greater net revenue and more volume than any other department including parts, service, and body shop. The most lucrative FLO transactions by far are orthodox leases of pre-owned professional, commercial, municipal, household, and individual vehicles because:

- pre-owned vehicle leasing is the absolute lowest cost of private transportation,

- the profit margin is above average, but only a negligible fraction of the consumer savings,
- fair pre-owned leasing enables massive short-cycle repeat business for multiple profits,
- pre-owned lessees refer hundreds of friends, family members, and co-workers,
- pre-owned lease promotions generate a larger volume of auto sales and loan contracts,
- the available inventory of qualified, leaseable vehicles w/ full guarantee is 5-times greater than ever before,
- the gravy-market for pre-owned leasing is twice as big as the markets for new-vehicle and used-car sales combined,
- and, there is little-to-no competition for the entire pre-owned motor-vehicle lease arena.

So, why are we here? Historically, pre-owned orthodox lease transactions are far too complex and time-consuming to perform successfully in the retail showroom atmosphere. In addition to our Showroom Leasing Systems© for new and used vehicles, ESP Inc created the enterprise Virtual Fleet & Lease Office© as a business opportunity for individuals to have their own independent leasing company, retail dealership, and/or fulfill the needs of existing dealerships and banks as a professional outside sales source for a fair split of the profit created. Right now, most individuals can get a VFLO© with all its peripherals including essential software©, licenses, materials, training, and support, without an initial or monthly cost. What could be better than that?"

SALES, SERVICE & SUPPORT MANUAL

O	Open	OVERVIEW <i>A unique business opportunity...</i>
I.	Open	ROAD TO A VIRTUAL SALE <i>Eight steps to a virtual sale or lease are exemplified & compared to traditional auto sales practice...</i>
II.	Open	FEATURES & HIGHLIGHTS <i>Key Elements, Communications, UVL Funding Sources, Virtual Sales Staff, Virtual Inventories...</i>
III.	Open	FAQ, ORDER DEMO <i>Choose the topics of discussion & set up the time / date for an online demonstration and or phone conference...</i>
IV.	Open	COST & PROFIT ANALYZER (CPA) <i>Interactive actuarial program to predict and guarantee your profit using a VFLO© as prescribed...</i>
V.	Open	EXAMPLE DOCS & SIGNUP KIT <i>Customize & print an end used license agreement, lease, addendum, guarantees and/or lease application...</i>
VI.	Open	EMPLOYMENT <i>Job descriptions, requirements, qualifications & application to gain employment in a VFLO©...</i>
VII.	Open	LEASE LENDER INFO <i>Description of VFLO© lender software, services, availability and distribution...</i>

Made in the USA by LOGIC-SPHERE SDG div. of E.S.P. Inc.

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180° from conventional dealerships who mass advertise, which requires a myriad of salespersons and support personnel to receive, collate, and dunk a low percentage of shoppers, VFLO© employees go after high-yield targets and low-hanging fruit with ultra-high-technology.

They build a life-long lasting short-cycle repeat business portfolio. Within that premise, consumer cost drops significantly, while fair and abundant profits are earned in less time with no hassle. The portfolio grows exponentially without the costs of advertising. Flat commissions are paid online as soon as the task is completed. Sellers' benefits of great paying employment are Ally's benefits.

VFLO© employees earn as they learn on live accounts and real vehicles. Section IV dictates earnings for the NetWorkForce™ which starts about 9-hours into initial training. The auto lease business is huge so the curricula includes on-the-job-training for 44-related positions if a student wants to go that far. See Exemplar.org→.edu for complete information. Exemplar University, a brand-new, old-school of higher education, can be an excellent addition to any organization and an additional profit center... A watershed, a boon, and an example to the nation of how providing education without tuition earns the highest return of revenue and wealth.

VFLO©'s create 1,000's of lucrative jobs for worthy people who need to work from a home office, and 100,000's of UVL's for dealers who cannot possibly obtain, or maintain, that business any other way. VFLO©'s are the only real channel for America to vent tsunamis of lease-return vehicles flooding our markets. VFLO©'s are enterprise entities, easily franchise-able, leaseable equipment, with their own corporate securities, royalties, and assets. VFLO©'s are complete with high-tech employment offices, dealer participation agreements, delivery-agent contracts, et cetera.

Within the provisions agreement ESP wishes to establish with FDIC Banks, distributing VFLO©'s and Showroom Selling System© can be a weighty source of additional revenue and equipment lease debt-securities. Operating one large wholly owned VFLO© is also discussed in the business plan.

www.vflo.world

Please visit and review the Virtual Fleet & Lease Office© for a full understanding. You do not have to turn on all the lights to see the titanic advantages. Section III contains an interactive FAQ and personal web meeting portal or contact us for an online meeting to review the VFLO© web site together, which you can record and distribute within your company*. Email to corp@esptech.world or Call 317 663-9000 east, or 408 300-5900 west.

The web sites linked to this doc are guaranteed safe to visit by every national authority, over 4,500 commercial hosts, 120+ universities worldwide, and the Polar Bear Group lately among others. If your company has a moratorium on visiting new sites for security concerns, please visit our domains on a mobile device or otherwise get clearance so you do not miss this lifetime opportunity.

5. SELF-FUNDED DEPLOYMENT MECHANISM

180° from usual lease-lender startup programs where millions of dollars are required to establish the network and materials prior to turning a lick, the ESP deployment plan costs nothing and earns millions during the startup.

Of course, essential technology© and efficient procedures are the foundation for this statement. Vast pools of inventory are readily available due to the return of contrived NVL's. Ample self-funding, and attracting outside funding sources, is discussed below, section 9. In addition, the ESP domino training program ignites growth and maintenance of a trusted online workforce in parallel to sales, customer needs, repeat-business, and remarketing. The NetWorkForce™ can grow to any size. It costs the company (or bank) nothing because the remote staff is paid full wages while they learn our craft.

Briefly, a certified ESP Auto Financial Adviser trains one Research Analyst to perform at least 10 leases (new business) per month. Then the AFA oversees the RA training a third person to lease 10. The 3rd then trains a fourth with the 2nd watching over, and so on. The VFLO© is fully staffed by the end of the first month with at least 10 RA's, 2 Senior Analysts, and optionally one Daily Operations Manager (DOM). Collectively, the staff produces 100 leases per month, 1,200 per year at default profit settings, which earn \$2.3 million per year for the VFLO© owner who does not have a job task inside their Virtual Fleet & Lease Office©.

Shareholder net income from funding leases, profit from direct leasing like front margin, turbo-charging funding, and other revenues are defined in the interactive profit projection spreadsheets, section 10.C below.

This article denotes a highly profitable venture from the beginning with no cost, no competition, no dependencies, and exponential growth. Even the cost of the ESP technologies and services are included as a per deal transaction fee. In effect, ESP's no-cost deployment plan gives investors the resources and revenue to acquire ESP down the road if they so desire.

More important, no-cost, high-income, fast-growth, platforms are easy to sail with unanimous board approval and support, especially when such assets enhance investors' core capabilities. The end-user companies are enabled to make full use of consumer, financial, education, and dealer services from an array of institutions without expense or risk to the ESP (or bank) shareholders.

Most important, commercial intellectual properties (CIP's) that create commerce at no cost to any party are recognized as "solution-grade" software by the government and investor communities. CIP's are plant production properties under rule 5 of the IRS code, therefore CIP's have line-item value on the ESP balance sheet. Solution-grade, along with "autonomous software" grading, drives the enterprise value of the ESP securities to astronomical proportions in no time. In this business plan, 80% of the ESP securities are apportioned to create orthodox, level-yield UVL funding and/or make guarantees of profitability to attract auto-lease financiers worldwide.

6. OVERSIGHT & LEASE FUNDING CLEARINGHOUSE

Throughout our careers as principal software engineers and auto-lease program copyright authors, we worked under the direction of the presidents of the world's largest banks and most successful lessors to solve problems in the funding chain-of-events.

Opposite of finance contracts, leases must meet full compliance and bank officer review before the seller is paid. This process takes several days, involves several people, and requires floorplan, or other vehicle financing, while the process is going on. If there is an error, as simple as one cent, the contract has to be returned, revised, and resigned by all parties.

In the case of GECAL, the largest auto-lessor in history, 95% of funding presentations had to be returned for this, that, or another error. In the old days, 75% of lease contracts were returned 3-times or more. Beside the enormous cost to the lease-lender, which actually raised GECAL's man hour rate by \$1.75 back then, the selling dealers were trapped in a void having issued the title to lender at the DMV, paid the vehicle off floor, and given the vehicle to the deserving lessee. When the problems ran into the subsequent month, and/or the residual changed, or the driver left the area and was not available for a witnessed re-sign, losses outweighed the prescribed profit. In some cases, lessees filed cases for misrepresentation and won clear title to the vehicle in court.

The highest level of exacerbation occurred when dealers faked signatures or fraudulently corrected the errors. When caught, the balance of the contract was due the lessor immediately and usually resulted in license revocation.

Many devices have been constructed to abate the indirect lease funding problems over the decades. Some of those remedies are strictly illegal and do not apply to this proposal, which we discuss in section 8 below – impenetrable crime protection layer. Most of those remedies are permanent solutions to temporary problems, therefore financially unwise, and cause a multitude of permanent problems down the road.

Of course, none of the problems with indirect funding exist in the direct leasing arena.

ESP's oversight solution is technical enablement of, and payments to, responsible human overseers prior to delivery of the leased vehicle. This position has the highest income in the ESP UVL ecosystem for guaranteeing the sovereignty of each lease. An Auto Financial Adviser is tantamount to a Financial Adviser in the securities and investment field because private transportation is by far the single-largest expense in life, business, government, or personal:

REGISTRATION, TRAINING & CERTIFICATION PROGRAM

[Auto Financial Advisers program placeholder...](#)

Enrollment

[economic solutores guarantee leases with personal assets to earn personal assets...](#)

Training

[under construction on hold phase three...](#)

Certification

[sole authorization to approve ESP funding...](#)

Registration

[auto sales professionals elite association...](#)

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For that reason, a grand master certification from Extemplar University is required. An AFA can earn \$1,000's per day and hire subordinates under their license, but they remain responsible for contractual losses throughout the term of each lease they authorize. They may qualify for surety bonds, but their obligations are mostly guaranteed by funds or securities held in escrow by a fiduciary.

An additional opportunity for profit is presented to the Auto Financial Adviser in the form of monthly stipends from the lease payment stream for guaranteeing select lessees can terminate early without a loss.

Multilateral payments incurs multilateral responsibilities to every party for every lease they authorize, but the efficiency of ESP technology makes this position secure to the fault of dishonor, lack of integrity, or purposeful fraud.

In effect, the AFA function guarantees lender profit and eliminates the expense and workload of multiple compliance officers for a much lower operating cost and no worries.

7. REMARKETING SERVICES, EARLY & SCHEDULED TERMINATION

Full remarketing services through the Virtual Fleet & Lease Offices© are provide to all lenders in the ESP UVL Platform©. This is our duty (and our right) since ESP guarantees the residual value and/or funded the lease.

Remarketing lease return vehicles from early and scheduled terminations is a high-profit center when the cap cost was fair, the residual is correct, and the monthly amortization is level-yield. This is harvesting the rewards of the plan enacted at inception of each lease. VFLO©'s have retail and wholesale channels for vehicle disposal when the lessee elects not to purchase the vehicle.

- While we do not allow inequity roll-over to a subsequent lease, we do have a unique and profitable Deficit Elimination System© described on the [Sellers page at Auto Lease Auctions](#).
- In addition to conventional retail sales and financing, ESP's technology extends vehicle disposal options, and lender revenue, by exploiting the lease assumption option under law. ESP leases allow multiple assumptions without joint liability to the preceding driver. Importantly, ESP Tech enables contractual changes on assumption to fully meet the requirements of the new driver.
- In addition to conventional wholesale disposal options, VFLO©'s have several high-tech lease promotions for wholesale auction listings like “lease-me” badges and interactive icons where dealer buyers can plan retail lease payment structures prior to bidding. Continuing fleet & lease sales services are included.
- The original Auto Lease Auction Listing© reappears in a special “Lease Take Over” category with the vehicle's historical data attached for shoppers' review.

Exponential portfolio growth ensues while the traditional high cost and worries of off-lease vehicle marketing are eliminated for the bank and their consumers.

In effect, the ESP UVL Engine's exhaust becomes its fuel.

8. IMPENETRABLE CRIME PROTECTION LAYER

Crimes do not compute. Crimes by buyers, sellers, lenders, and intermediaries are evident in ESP's numbered procedures. Crime awareness evolves from QCommLogs© and ESP v.Stat© notifications, originally created to feed back sales statistics, also expose crimes online. Communications and vital statistics are timestamped and corroborated by ESP's Apache server visit logs, Google Analytics, and MaxMind GeoIP. Further, public communications like email, texting, and phone calls place perpetrators on the device from where the cybercrime was committed.

Suspicion of an attempted financial crime in organic sales material triggers a mandatory report to authorities for an incident report number to protect the company from legal aggression for several responsibilities under law.

The possibilities of credit fraud and ID theft are eliminated by direct-to-the-bank lease applications with 3XeH encoding. Neither Dealertrack nor Route One are involved. VFLO© employees have zero access to application or person information, which also eliminates the cost of FACTA compliance.

To eliminate liabilities and provide legal defense against false claims of impropriety, none of our sites or programs employ cookies, data-miners, tracking, advertisements, or any code that penetrates the users' computer or its servers.

Program users, including buyers, sellers, dealers, and employees, are provided with corporate email addresses (POP) and corporate phone service free of charge to protect them from illegal aggression and interruptions online, at home, and at work.

Ineradicable data segregation is provided by password, username, a unique employee number (nnnn.nnn), an access level attached to the data request, which is also numbered and date-stamped. In other words, a Research Analyst can see only information on their own active accounts; a Senior Analyst can see only data of her RA's and her own accounts; a VFLO© owner can see active account data from her store and she can enable archived account data only if a registered request has been made for remarketing by the lessee or vehicle owner. This technology pinpoints computer invasion crimes if they ever exist. At length, ESP's servers do not contain sensitive information.

Employee theft, including cash, company property, trade-in vehicles, installed equipment, client lists, corporate IP, taxes, and human capital, is eliminated by an array of technology©, event awareness, witness corroboration, electronically controlled procedures, and the AFA overseers. People only steal from their company when they cannot provide for themselves and think they can get away with it.

We will not show you everything in this document:

- At the height of the auto industry crisis in 2006 before news broke to the public, a study showed an average of \$100,000 was lost per year, per dealership to the collusion of submitting commission slips after issuing “we owes” (WO's) to customers, before submitting “repair orders” (RO's) to the service department. An example of technology to defeat the popular crime of employees extracting unearned commissions on uninstalled equipment is a trigger and lock whereby the addition of equipment to a buyer's order / lease agreement cannot be produced without an accompanying service order.
- Another example is a complex event processor (CEP) that prevents the crime of arbitrary taxation in States that charge up-front tax on lease, financing of lease taxes, and/or charge sales-tax on leased equipment... all offenses that disable trade and contort commerce at every level of the US ecosystem.
- Crime in the auto business is so prevalent, ESP was forced to develop an income for fighting it under law. Exemplar University curricula includes externships with full pay for solving and preventing crime online. Modern equipment includes high-tech detective devices, access to public information like PACER accounts, and e-filing queues in federal and local court systems. Most of the money comes from IRS F211 & SEC Whistleblower Awards. This is a required course for Virtual Fleet & Lease Office© Owner/Operators.

Overall, there is no reason for employee theft at an ESP entity. NetWorkForce™ employees are expertly educated, equipped with an EOE lifetime opportunity, and paid far above average income. Each person sets their personal financial goals into the system©, which returns an action plan to achieve them. Stall always has a chance for advancement. We also found the opportunity to remain at a level, or even digress, was more important to more people in search of a calm life. Every part of their financial well-being is accounted for including incorporation, income-taxation, SSA deposits, and a lucrative retirement plan. All of it is administered by Ex-U, or their participating University, who retains a fiduciary control throughout their working lifetime. The ESP corporate infrastructure and Internet framework is a society where people can govern themselves under law with a 2% cost, no workload, and no worries.

Infallible protection of our servers and commercial intellectual properties, without scare tactics that ward off good business and new opportunities, can be discussed with you at a later date after an indication of your interest in ESP's products and services is made.

Total crime awareness and effective crime prevention are the mass of ESP's crime protection. Reporting all attempted-crimes at every level, obtaining incident report numbers, and providing forensic evidence:

- freezes stolen assets,
- isolates criminals,
- obligates law enforcement,
- somewhat prevents retaliation for crime fighting,
- feeds the blockchain of official data as required by law,
- protects the company officers and assets from legal aggression by shareholders,
- frees victims to continue working on business financial progress,
- and establishes the victims' right to fight the crimes at a more convenient time.

Ancient council ensures following these procedures self-incarcerates criminals while velocity is gained for adequate impact in court. During these times of light, ineffective police protection for business crimes, and overboard protection of criminals' rights, corporate crime-fighting and asset recovery can take quite a long time.

ESP crime-fighters have legal latitude not afforded to government law enforcement registered under the UCR. We can, and do, make arrests under law. We cannot prosecute crimes ourselves, or benefit financially by trying a crime in civil court, but we can sue for damages. This not only starts the chain-of-events for asset recovery, but also provides the judge's ruling about criminal activity for a direct relationship with the prosecutors that cannot be ignored by their discretion under law.

On a later date, after we authorize a mutual NDA, we can discuss ESP's open cases in State and federal courts if they pertain to this platform, the auto lease industry, are categorized as weaponized economics, securities fraud, or publicly-thought-to-be unsolved international crimes.

In the meantime, after several decades of legal system programming, ESP continues work on a hybrid court system. Last year (2018) we established the Fair Vehicle Leasing Association, a 501c6 business league corporation - www.fvla.org, in part to regulate financial events in auto lease community as well as the entire US Economy.

ESP's employment office, accounting, payroll functions, and crime protection will be enhanced for the direct leasing vendors, serving-dealers, remote employees, and clients by enrollment in Ally's SmartCash® program. Ally's P2P banking applications can not only perform the lockbox functions, but also provide vital statistics, ET options, and upcoming maintenance info to drivers.

9. BRAND-NEW, OLD-FASHION FUNDING SOURCE FOR ORTHODOX LEASES

ESP is seeking a commercial arrangement and strategic partnership . Together, we have the ability and several good reasons to provide 80% of ESP corporate securities as collateral for funding of the pre-owned orthodox leases created by these systems©:

1. Expediency And Unfettered Market Control
2. Lowest Cost Of Funds
3. Freedom To Restore Pre-Owned Orthodox Leasing The Right Way In Due Course
4. Capture The Premium Market Share First
5. Return On Investment is 139% (front profit & monthly income)
6. Rapid Growth of Enterprise Value Spawns More Funding & Dividends
7. Proof of Concept to Successive Investors
8. Provide Guarantees For Residual Values And Profitability
9. Sustain The Pre-Owned Orthodox Lease Industry (forever)
10. Obtain Control And Help The Industry And The US Economy

ESP recognizes and appreciates the need for joint, transparent management of the assets and the funds. We propose you appoint strategic (Series 6) managers to work with the ESP founders to grow the funds to the maximum amount in the full view of the stockholders. ESP's 45th-Year Pro Forma projects 139% (EBT) ROI from used motor-vehicle leasing alone. Shareholders expect the value of their stock to escalate rapidly for personal growth and their involvement with the corporation's futures.

ESP's Business Plan (separate document) begins with the most profitable course of conduct, yet maintains, and enhances, all optional channels of funding and growth for the future, when ESP funding is maxed out.

10. INDUSTRY ANALYSIS 2020

A. Indirect vs direct leasing. Why not both?

The history of *direct* transportation leasing dates back to 1750 BC. As you probably know, *indirect* auto-leasing started in 1972 at Security Pacific with provisions from Jim Aiken & family, a.k.a. Automotive Lease Group. The main reason for inventing indirect leasing was setting the residual value at a marketable amount.

Indirect auto leasing through auto dealerships can be profitable only if the residual values, vehicle inspections, amortization, terms, conditions, early-termination payoffs, and every party to every transaction are fair, honest, and equitable. Unearned income, improprieties, and unorthodox leases can only exist in the indirect leasing stadium.

Direct leasing is always doubly profitable – at least. 180° from indirect leasing, *direct* leases create fair and abundant profit up front in addition to the lease payment stream; they involve fewer people and take much less time, which generates massive savings for both lessees and lessors – even if the front profit is paid out; direct lessors have eminent control of each employee and every transaction from the beginning and throughout, which is the dominating control factor in the industry; risk is mitigated 100% except for the residual values, which are 100% guaranteed by ESP and RVI. No competition – no bank anywhere in the USA is practicing *direct* leasing, and no one is offering UVL in any form.

Ironically, profitable *indirect* UVL is enabled by the combination of *direct*, level-yield, orthodox, used-vehicle leasing with ESP's essential education, services, and technologies©. Only the ESP UVL Platform© can aggregate net profit, consumer savings, and communal benefits:

- elimination of the cost of the 1st year auto devaluation (~32%)
- initial margin (doubling profit)
- substitution of fair monthly use-tax for expensive sales-tax
- elimination of indirect auto leasing costs
- elimination of marketing and merchandising costs
- elimination of program marketing & management costs (of dealers)
- elimination of compliance and funding costs by melding
- switching of the usually high cost of remarketing to VFLO© profit
- mass short-cycle repeat business
- vent for tidal-waves of new-vehicle lease returns
- remote employment & social-economic impact, etc.

B. Orthodox lease meaning and value

Until 1985, all leases worldwide were an orthodox (“order of the ox”, Tribe of Ephraim) payment structure, which contains an equitable residual, a level-yield monthly amortization payment portion, consistent monthly lease-charge payment portion, and use-tax based on the monthly payment. An orthodox lease is an annuity-due; down-payments are not required, or desired; contractual mileage allowance meets the driver's needs; a fair amount is charged for over-miles; multiple, full, legal lease assumptions are allowed; remaining lease-charges are removed on early termination; early and end-of-term purchase options are for the amortized balance or the residual value with only a small, contractual processing fee allowed. Orthodox leases enable and encourage trade in the big auto ecosystem.

Unorthodox new vehicle leases began with two models (Holiday Lease) in the mid 1980's as a drastic measure by domestic manufacturers to combat Asian auto manufacturers' market encroachment with superior, longer-lasting products and very low import tariffs. Unorthodox leases are unfair to the lessor, dealer/vendor, the lessee, and the industry economy.

Unorthodox leases are barely legal under the 2010 Truth in Leasing Disclosure Act, but strictly illegal under the Truth in Leasing Act of 1976, and all Truth in Lending Laws. Monthly capital cost reduction (amortization) comes AFTER all interest, tax, and add-on fees have been paid, the residual is too high, users' mileage is restricted, early termination payoff amount is sum of the remaining payments including interest, tax, and the taxed-residual-value. Today, for all but a few, unorthodox new-vehicle leases remain the “norm” and have become “the only” new-auto-lease resource.

Forward-thinkers with historical insight recognize financial inequities in the world's largest consumer finance business created titanic opportunity for the problem solvers who include a harmonious solution for those that created the problems.

The Fair Vehicle Leasing Association, fvla.org, a 501c6 leasing league corporation, defines the history of inordinate leasing, the types, the economic effect, and provides a platform for restoration of good, fair level-yield leasing in a fun and profitable atmosphere beginning with the ESP UVL plateau.

C. Whole and most-desirable market analyses

As you already know, auto finance & leasing is the largest consumer finance business in the world. The amount-finance last year was equal to 8.54% of the entire 2018 US GDP and was greater than the GDP of 187 of the 195 countries in the world. By the numbers, candidates for fair used vehicle leasing in the US are the greatest part of the market.

ESP's POOL©, a direct leasing platform, counts dealers' and auctions' used-cars for sale and the owners of all 248M registered vehicles on the road today, including originally new-vehicle lessees who are now driving used vehicles. Also by the numbers, but known to very few, fair pre-owned orthodox leasing is by far the most lucrative transaction and simultaneously the absolute lowest consumer cost of motorized private transportation.

The best market for POOL© is twice as big as the combined markets for new & used vehicle financing and new-vehicle leasing. For practical application, ESP divided the market into two categories: competitive sales that disrupt national auto business usually indirect, approximately 19%; and the much larger “unserved” direct sectors where the Bank has no competition for consumers, leaseable vehicles or personnel, which is about 79% of the whole.

We further reduced that attainable market by 50% to abate transactions in States with unfair lease-tax regulation, for undesirable lessees, and to eliminate business on older, high-mileage and raggedy vehicles. Applying the 2018 new-vehicle lease ratio of 27% renders a group of 11.5M fully-qualified POOL© candidates available on a daily basis.

Factoring in variables of the prevailing economy, consumer inequity ratios, available inventory, NVL market share, most productive lease rate, and current consumer psychology, restoration of pre-owned orthodox leasing should begin with C-minus to B credit-tier clients on 2010 – 2018 vehicles in above average condition with 50K or less miles.

ESP systems© actually grade each account with a folder-number and a ready-able-willing (RAW) at inception and on progression:

Submission Summary:

Request Number: 121519.2781070
Folder: 1 Repeat Lse Qualified
RAW: 29.00
Request Made: 2019-12-15 23:02:04 - 2019-12-17 11:47:20
Sponsored By: Anthony Goodhardt
Assigned To: King

Communication with Requester:

The accounts are organized in the WorkQueue© with the most viable (closest to close) at the top, so the assigned analysts know which accounts to process first as they start their work session. This example is from a top-level analyst who has permission to manually adjust the RAW and folder classifications.

D. Profit types and projections

An interactive 45th-Year Projection Spreadsheet is available to investors online. This example is of a slow start with 20 remote Research Analysts, 4 Senior Analyst, and 1 Daily Operations Manager producing 200 leases per month for 3 months. The staff doubles as each trains another over 90 days.

The variables include an average cap-cost of \$26,899, 3.37% APR cost of funds, and an average lease-rate comparable to 7.52% APR. Upper-left rows demonstrate shareholder (EBT) of “A-Leases”, 135.22% ROI:

1	Month	1	2	3	4	5	6	7	8
2	Year 1	1	2	3	4	5	6	7	8
3	VFLO©'s	2	2	2	4	4	4	8	8
4	A-Lease Month Volume	200	200	200	400	400	400	800	800
5	A-Lease Total Volume	200	400	600	1,000	1,400	1,800	2,600	3,400
6									
7	A-Lease Acquisition	\$5,379,800	\$10,759,600	\$16,139,400	\$26,899,000	\$37,658,600	\$48,418,200	\$69,937,400	\$91,456,600
8									
9	Total Payments Income	\$67,070	\$134,140	\$201,210	\$335,350	\$469,490	\$603,630	\$871,910	\$1,140,190
10	Total Margin Income	\$1,024,384	\$1,024,384	\$1,024,384	\$2,048,768	\$2,048,768	\$2,048,768	\$4,097,536	\$4,097,536
11	Total Income	\$1,091,454	\$1,158,524	\$1,225,594	\$2,384,118	\$2,518,258	\$2,652,398	\$4,969,446	\$5,237,726
12	Cost Of Sales	\$588,292	\$588,292	\$588,292	\$1,176,584	\$1,176,584	\$1,176,584	\$2,353,168	\$2,353,168
13	Cost of Funding + Admin†	\$17,070	\$26,640	\$36,209	\$55,349	\$74,488	\$93,628	\$131,907	\$170,186
14	Amortization Paid	\$43,108	\$86,216	\$129,324	\$215,540	\$301,756	\$387,972	\$560,404	\$732,836
15	Cash Profit EBITDA Month*	\$442,984	\$457,377	\$471,769	\$936,645	\$965,430	\$994,214	\$1,923,967	\$1,981,536
16									
17	Total Payments Income PTD	\$67,070	\$201,210	\$402,420	\$737,770	\$1,207,260	\$1,810,890	\$2,682,800	\$3,822,990
18	Adj Lease Securities FV	\$6,773,456	\$13,479,842	\$20,119,158	\$33,464,860	\$46,676,422	\$59,753,844	\$86,244,038	\$112,465,952
19	Amortization Paid PTD	\$43,108	\$129,324	\$258,648	\$474,188	\$775,944	\$1,163,916	\$1,724,320	\$2,457,156
20	Adj Acquisition Debt FV	\$5,336,692	\$10,630,276	\$15,880,752	\$26,424,812	\$36,882,656	\$47,254,284	\$68,213,080	\$88,999,444
21									
22	A-Lease Fees Paid PTD	\$10,718	\$32,154	\$64,309	\$117,899	\$192,926	\$289,389	\$428,725	\$610,933
23	A-Lease Fee EBITDA FV	\$760,986	\$1,511,254	\$2,250,803	\$3,740,621	\$5,209,002	\$6,655,947	\$9,603,427	\$12,508,035
24									
25	Total Cash Profit EBITDA PTD	\$442,984	\$900,361	\$1,372,130	\$2,308,775	\$3,274,205	\$4,268,419	\$6,192,386	\$8,173,922
26	A-Lease Net Worth w/Margin Profit	\$1,203,970	\$2,411,614	\$3,622,933	\$6,049,395	\$8,483,206	\$10,924,366	\$15,795,813	\$20,681,957
27	A-Lease Net Worth	\$760,986	\$1,511,254	\$2,250,803	\$3,740,621	\$5,209,002	\$6,655,947	\$9,603,427	\$12,508,035
28									

The next rows down illustrate the turbo-charging effect of using the front profit margin and lease-fees from direct leasing to fund wholly owned leases, “B-Leases”, and the combination of A + B leases which raise the ROI to 137.88%:

1	Month	1	2	3	4	5	6	7	8
2	Year 1	1	2	3	4	5	6	7	8
29	B-Lease Month Volume	16	18	19	37	39	42	76	83
30	B-Lease Total Volume	16	34	53	90	129	171	247	330
31									
32	B-Lease Acquisition	\$430,384	\$484,182	\$511,081	\$995,263	\$1,049,061	\$1,129,758	\$2,044,324	\$2,232,617
33	Slush Cash Difference*	\$12,600	\$16,048	\$17,386	\$7,970	\$25,197	\$7,952	\$26,519	\$13,985
34	Payments Income	\$5,366	\$11,402	\$17,774	\$30,182	\$43,260	\$57,345	\$82,831	\$110,666
35	Total Margin Income	\$81,951	\$92,195	\$97,316	\$189,511	\$199,755	\$215,121	\$389,266	\$425,119
36	Total Income	\$99,917	\$119,644	\$132,476	\$227,663	\$268,212	\$280,417	\$498,617	\$549,770
37	Cost Of Sales + Admin	\$47,063	\$52,946	\$55,888	\$108,834	\$114,717	\$123,541	\$223,551	\$244,141
38	Administration†	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
39									
40	Quit Now Cash*	\$42,853	\$56,698	\$66,588	\$108,829	\$143,496	\$146,876	\$265,066	\$295,629
41									
42	B-Lease Fees Paid PTD	\$5,366	\$16,768	\$34,541	\$64,723	\$107,983	\$165,328	\$248,159	\$358,825
43	B-Lease Securities FV	\$541,876	\$1,146,122	\$1,778,198	\$3,013,514	\$4,304,157	\$5,683,322	\$8,199,891	\$10,928,043
44									
45	B-Lease Net Worth	\$584,730	\$1,202,820	\$1,844,786	\$3,122,343	\$4,447,652	\$5,830,198	\$8,464,956	\$11,223,672
46									
47	POOL© Net Worth	\$1,345,716	\$2,714,073	\$4,095,590	\$6,862,964	\$9,656,654	\$12,486,145	\$18,068,383	\$23,731,707
48									
49	Total Leases Volume	216	434	653	1,090	1,529	1,971	2,847	3,730
50	Total Lease Securities	\$7,315,332	\$14,625,964	\$21,897,356	\$36,478,374	\$50,980,679	\$65,437,166	\$94,443,929	\$123,393,995

The costs of sales and administration are purposely high and padded for conservatism. The COS includes everything from technology© and customer origination to remarketing and repeat-business portfolio management. All of these variables are adjustable, but they are set to achieve ESP's social-economic goals, which seem to align with Ally's social impact initiatives. We believe early and continuous investment in human capital will sustain the platform long after we truly retire:

1	Month	1	2	3	4	5	6	7	8
2	Year 1	1	2	3	4	5	6	7	8
58	VFLO©'s	2	2	2	4	4	4	8	8
59	VFLO EMP	26	26	26	52	52	52	104	104
60	VFLO	\$210,600	\$212,550	\$213,525	\$426,075	\$428,025	\$430,950	\$854,100	\$860,925
61	PROJECT TO DATE;	\$210,600	\$423,150	\$636,675	\$1,062,750	\$1,490,775	\$1,921,725	\$2,775,825	\$3,636,750
62	Delivering Dealer*	\$135,000	\$136,250	\$136,875	\$273,125	\$274,375	\$276,250	\$547,500	\$551,875
63	PROJECT TO DATE;	\$135,000	\$271,250	\$408,125	\$681,250	\$955,625	\$1,231,875	\$1,779,375	\$2,331,250
64	VFLO Rate Part	\$142,875	\$144,198	\$144,860	\$289,058	\$290,381	\$292,365	\$579,439	\$584,069
65	PROJECT TO DATE;	\$142,875	\$287,074	\$431,933	\$720,991	\$1,011,372	\$1,303,738	\$1,883,177	\$2,467,246
66	Lse Clearinghouse	\$4,320	\$4,360	\$4,380	\$8,740	\$8,780	\$8,840	\$17,520	\$17,660
67	PROJECT TO DATE;	\$4,320	\$8,680	\$13,060	\$21,800	\$30,580	\$39,420	\$56,940	\$74,600
68	AFA Oversight	\$32,400	\$32,700	\$32,850	\$65,550	\$65,850	\$66,300	\$131,400	\$132,450
69	PROJECT TO DATE;	\$32,400	\$65,100	\$97,950	\$163,500	\$229,350	\$295,650	\$427,050	\$559,500
70	ESP Fee	\$64,800	\$65,400	\$65,700	\$131,100	\$131,700	\$132,600	\$262,800	\$264,900
71	PROJECT TO DATE;	\$64,800	\$130,200	\$195,900	\$327,000	\$458,700	\$591,300	\$854,100	\$1,119,000
72	Software Division	\$21,600	\$21,800	\$21,900	\$43,700	\$43,900	\$44,200	\$87,600	\$88,300
73	PROJECT TO DATE;	\$21,600	\$43,400	\$65,300	\$109,000	\$152,900	\$197,100	\$284,700	\$373,000
74	Lse League	\$10,800	\$10,900	\$10,950	\$21,850	\$21,950	\$22,100	\$43,800	\$44,150
75	PROJECT TO DATE;	\$10,800	\$21,700	\$32,650	\$54,500	\$76,450	\$98,550	\$142,350	\$186,500
76	University	\$10,800	\$10,900	\$10,950	\$21,850	\$21,950	\$22,100	\$43,800	\$44,150
77	PROJECT TO DATE;	\$10,800	\$21,700	\$32,650	\$54,500	\$76,450	\$98,550	\$142,350	\$186,500
78	Church	\$2,160	\$2,180	\$2,190	\$4,370	\$4,390	\$4,420	\$8,760	\$8,830
79	PROJECT TO DATE;	\$2,160	\$4,340	\$6,530	\$10,900	\$15,290	\$19,710	\$28,470	\$37,300
80	Total This Month	\$635,355	\$641,238	\$644,180	\$1,285,418	\$1,291,301	\$1,300,125	\$2,576,719	\$2,597,309
81	COS SUM TO DATE;	\$635,355	\$1,276,594	\$1,920,773	\$3,206,191	\$4,497,492	\$5,797,618	\$8,374,337	\$10,971,646

This particular example of a slow ramp-up schedule stops growing at 27-months, then continues with 7,800 remote employees rendering 60,000 premium leases per month. Continuing that way for a total of 60-months produces \$18.6 billion net worth with \$12 billion of it as wholly owned lease-debt-securities:

55	56	57	58	59	60	Month
7	8	9	10	11	12	Year 6
\$12,629,707,160	\$13,029,635,832	\$13,430,666,744	\$13,832,799,894	\$14,236,035,283	\$14,640,372,911	A-Lease Net Worth w/Margin Profit
\$5,818,518,011	\$5,940,350,689	\$6,058,967,931	\$6,174,369,737	\$6,286,556,107	\$6,395,527,041	A- Lease Net Worth
15,391	15,774	16,162	16,556	16,954	17,359	B-Lease Month Volume
335,937	351,711	367,873	384,429	401,383	418,742	B-Lease Total Volume
\$414,002,509	\$424,304,826	\$434,741,638	\$445,339,844	\$456,045,646	\$466,939,741	B-Lease Acquisition
\$13,753	\$10,854	\$13,745	\$2,050	\$13,384	\$1,645	Slush Cash Difference*
\$112,656,473	\$117,946,284	\$123,366,211	\$128,918,265	\$134,603,789	\$140,425,130	Total Payments Income
\$78,831,471	\$80,793,166	\$82,780,471	\$84,798,508	\$86,837,032	\$88,911,409	Total Margin Income
\$191,501,696	\$198,750,304	\$206,160,426	\$213,718,823	\$221,454,205	\$229,338,184	Total Income
\$45,272,011	\$46,398,590	\$47,539,877	\$48,698,812	\$49,869,513	\$51,060,804	Cost Of Sales + Admin
\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	Administration†
\$146,219,685	\$152,341,714	\$158,610,550	\$165,010,011	\$171,574,692	\$178,267,380	Quit Now Cash*
\$1,639,452,708	\$1,757,398,992	\$1,880,765,203	\$2,009,683,468	\$2,144,287,257	\$2,284,712,387	B-Lease Fees Paid PTD
\$9,850,476,206	\$10,272,042,208	\$10,701,458,903	\$11,138,799,380	\$11,584,066,980	\$12,037,365,305	B-Lease Securities FV
\$9,996,695,891	\$10,424,383,921	\$10,860,069,453	\$11,303,809,391	\$11,755,641,672	\$12,215,632,685	B- Lease Net Worth
\$15,815,213,902	\$16,364,734,610	\$16,919,037,384	\$17,478,179,129	\$18,042,197,780	\$18,611,159,726	POOL© Net Worth
2,322,537	2,398,311	2,474,473	2,551,029	2,627,983	2,705,342	Total Leases Volume
\$66,240,723,404	\$68,028,119,896	\$69,803,246,081	\$71,566,175,048	\$73,316,910,138	\$75,055,554,953	Total Lease Securities

These projections do not include revenue from leasing UVL systems© to other banks, leasing the Showroom Selling Systems© to dealers, or revenue from ESP securities management.

Auto Lease Portfolio Management includes discounting blocks of debt-securities for more cash than the original cap-cost, then reinvesting the revenue in more preowned auto leases (PAL), which grows the portfolio at a phenomenal rate while maintaining monthly income for servicing all of the sold accounts.

In this example, we use a generous discount rate equal to 4.00% APR on a startup \$5.6M initial investment block subjected to 6 rounds of discounting, which regenerates \$18,783,805 in 1-year, at least 335% EBT PV ROI and 395% EBT FV ROI:

Months	2	4	6	8	10	12	
VFLO EMP	27	33	40	49	60	74	
Start Up Funding	\$5,600,000	6,783,143	8,259,747	10,104,305	12,384,166	15,232,682	
A-Lease Month Volume	208	252	307	375	460	566	
Managing leases	208	460	767	1,142	1,602	2,168	
Slush	-\$5,008	-\$4,595	-\$1,754	-\$17,180	-\$10,626	-\$7,848	47,011
A-Lease Acquisition	\$5,594,992	\$6,778,548	\$8,257,993	\$10,087,125	\$12,373,540	\$15,224,834	
First payment income	\$75,964	\$167,997	\$280,116	\$417,070	\$585,066	\$791,775	
Total Margin Income	\$790,192	\$957,348	\$1,166,293	\$1,424,625	\$1,747,540	\$2,150,234	14.12%
Total Income	\$866,156	\$1,125,345	\$1,446,409	\$1,841,695	\$2,332,606	\$2,942,009	
Cost Of Sales Staff	\$510,640	\$618,660	\$753,685	\$920,625	\$1,129,300	\$1,389,530	
Cost Admin†	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	
Management Income	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	
First Month Amortization	\$44,832	\$99,148	\$165,319	\$246,147	\$345,295	\$467,291	
Cash Profit EBITDA Month*	\$260,683	\$357,536	\$477,405	\$624,923	\$808,011	\$1,035,189	18.50%
Adj Lease Securities FV	\$7,760,461	\$9,402,097	\$11,454,142	\$13,991,216	\$17,162,559	\$21,117,409	
Net Worth Cash & FV	\$8,021,145	\$9,759,634	\$11,931,547	\$14,616,139	\$17,970,570	\$22,152,598	395.94%
PV offering 4% discount rate	\$6,522,460	\$7,902,211	\$9,626,900	\$11,759,243	\$14,424,671	\$17,748,617	
Net Worth PV	\$6,783,143	\$8,259,747	\$10,104,305	\$12,384,166	\$15,232,682	\$18,783,805	335.73%

Rapid growth enables ESP to liquefy its assets under law, then use our corporate stock as collateral for more PAL funding in our portfolio management model. \$300M is a small amount in the auto finance & lease industry where consumers spend in excess of \$2.4B per day:

Months	24	48	72	96	120	144	
VFLO EMP	1450	1770	2170	2668	3288	4060	
Start Up Funding	\$300,000,000	366,311,601	448,992,890	551,984,216	680,271,326	840,012,073	
A-Lease Month Volume	11,152	13,618	16,691	20,520	25,289	31,228	
Managing leases	11,152	24,770	41,461	61,981	87,270	118,498	
Slush	-\$22,352	-\$1,019	-\$21,681	-\$16,736	-\$22,515	-\$10,101	94,403
A-Lease Acquisition	\$299,977,648	\$366,310,582	\$448,971,209	\$551,967,480	\$680,248,811	\$840,001,972	
First payment income	\$4,072,822	\$9,046,252	\$15,141,972	\$22,636,081	\$31,871,877	\$43,276,655	
Total Margin Income	\$42,366,448	\$51,734,782	\$63,409,109	\$77,955,480	\$96,072,911	\$118,635,172	14.12%
Total Income	\$46,439,270	\$60,781,034	\$78,551,081	\$100,591,561	\$127,944,788	\$161,911,827	
Cost Of Sales Staff	\$27,378,160	\$33,432,190	\$40,976,405	\$50,376,600	\$62,084,495	\$76,664,740	
Cost Admin†	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	
Management Income	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	
First Month Amortization	\$2,403,702	\$5,338,926	\$8,936,504	\$13,359,385	\$18,810,176	\$25,541,059	
Cash Profit EBITDA Month*	\$16,607,408	\$21,959,918	\$28,588,172	\$36,805,576	\$47,000,117	\$59,656,028	19.89%
Adj Lease Securities FV	\$416,080,116	\$508,086,354	\$622,739,708	\$765,599,353	\$943,530,314	\$1,165,113,869	
Net Worth Cash & FV	\$432,687,524	\$530,046,272	\$651,327,880	\$802,404,929	\$990,530,431	\$1,224,769,897	408.29%
PV offering 4% discount rate	\$349,704,193	\$427,032,972	\$523,396,044	\$643,465,750	\$793,011,956	\$979,246,999	
Net Worth PV	\$366,311,601	\$448,992,890	\$551,984,216	\$680,271,326	\$840,012,073	\$1,038,903,027	346.33%

Early (PPM) investors own a percentage of a much bigger portfolio without further investment. These amounts are in addition to equipment (software©) lease income, service fees, and do not include other PAL funding, which may have a cost per annum. This example of initial portfolio management calculation does not include a cost of funds. The leveraged ESP securities are worth quite a bit more when they exit the warehouse.

According to Kiplinger research, the consistent, autonomous ROI from direct used vehicle leasing alone is probably the best annualized return in the history of the US Stock Market. ESP requires no leasing software, providing services, and other revenue streams that drive astronomical stock value.

E. Consumer benefits and savings cause mass short-cycle repeat business

Private transportation is far-and-away the single-largest expense in any individual, household, or business budget. ESP's technologies© take the guesswork out of the initial decision to lease, finance, or pay cash for each vehicle, and provide equitable flexibility to switch or adjust auto financial plans as driving needs change.

The ESP PAL System© eliminates the higher costs of private transportation including:

- initial new vehicle devaluation ($\approx 32\%$)
- down payments and up-front sales-tax
- sales agency: pack, lot financing, overhead, insurance & advertising
- sales staff: commissions, rate markup, mistakes, hassle, and wasted time
- below wholesale trade-in allowances
- trade deficits (inequity)
- high finance payments ($\approx 293\%$ more than PAL)
- high new-vehicle lease payments ($\approx 219\%$ more than PAL)
- unfair NVL payoff/purchase options, early or end-of-term
- being upside down, inability to trade as needed
- highest cost: maintenance & repairs during the driving term

As never before, consumers are provided with the tools and knowledge to construct their own deals online from the comfort of their computer console, in their own time-frame; and, they have 24/7 access to help from sophisticated, unbiased VFLO© analysts. 45 years of records prove an average household can increase their monthly buying-power by 29% to 31% by converting auto financial equity and deficits to use-value-payments.

Moreover, a series of financially flexible auto-transactions concatenate \$200,000 to \$350,000 in

savings over an average driving lifetime. A car doesn't know how it is being paid for; the use-value is the same regardless of ownership. The higher costs of maintenance and repairs are also eliminated. The savings are much better spent on appreciating assets like real estate, retirement, and business ownership. This education fits with idealistic economists, green machines, and resource preservation.

The UVL platform is also a solution for about twenty-seven million American drivers who are so buried in their current car they cannot trade when they want to or need to. The Deficit Elimination System© described on the Sellers page at ALA provides a way to get out without a loss, cost, or contingent liability under law – regardless of the amount of inequity – without cheating the lender/lessor. Unlikely in common thinking, but true, DES© provides the overall most profit to the sellers, remote employees, and the lease-lender.

Equitable private owners and lessees can also also list their vehicles for sale or lease at a fair price on www.AutoLeaseAuctions.com. Optionally, they can employ the services of the NetWorkForce™ for a nominal cost. Three induction forms for trades, and 3 forms for sales, are provided on the Seller's page. Collaboration with licensed dealers, and their clientele happen on a separate form-set that ensures account ownership and payment to the sellers' personnel. How much business will spin-off a relationship for leasing with www.gatewayclassiccars.com?

All accounts, regardless of origin or classification, produce a considerable profit for the Platform. Fair, level-yield, orthodox leases generate a multitude of wholesome transactions in succession. It starts and ends well for shareholders with the fair and equitable treatment of every account and each time drivers come around. Only ESP can provide the technical tools and essential services to make it happen.

F. Unprecedented dealer services, 4 new dealer profits

The discontinuations of Ally's pre-owned vehicle SmartLease® and Credit Union Leasing of America's used-car leasing program puts the used-vehicle leasing industry at ground zero again. Which is good because dealers have inherent problems with the practical application of used vehicle leasing in the showroom.

Another first, worthy dealers can outsource fleet & lease sales tasks for a super high yield, at absolutely no cost, no work, no risk, and no interruptions to their showroom sales schedule. Used Vehicle Leasing is the crown-jewel with dual earnings from margin and no-charge-back rate participation. Plus, fair application of UVL generates nearly 100% short-cycle repeat business for their dealership.

The ultra-high-tech VFLO© platform ensures "electronic dedication" of assigned remote staff to the

contracted dealership. VFLO© staff members are paid flat commissions and prices are computer-generated. An external fleet & lease office is logical, more economical, and much more efficient by the numbers with 24/7 hours of operation, greatly expanded market, purchasing geography, and precision merchandising that also protects their local sales investment.

If the car is not on their lot, or the transaction is long-distance, the remote staff always has the time to locate dealers' clients' dream-cars in specific colors, with specific equipment. In today's auto sales industry, success requires continuous, concentrated effort in the retail, wholesale, remarketing, commercial, municipal, and professional arenas. Only the VFLO© salespersons have the dedication, technology, know-how, and contacts to do so.

A business in itself, the Deficit Elimination System© was invented to convert a significant volume of dealers' dead-deals into profitable leases. No sales staff member is ever exposed to client information because lease applications and FACTA compliance is performed electronically, directly with The Bank. Activity is monitored through a DeskingQueue© where dealers approve every transaction.

Dealers' remote fleet & lease operations can grow to any size. Promoting fleet & pre-owned leasing generates a large volume of retail sales from the higher-grade commercial and professional market sectors. Dealers may move an analyst into their dealership or move dealership staff to the VFLO©.

In addition as an option, dealers may elect to invest unused profit in direct, wholly-owned leases through ESP's Pre-Owned Orthodox Lease© funding, lock-box, & administration system©. POOL© amplifies profit and defers taxes while rapidly building net worth. Liquidity can be obtained by using the lease securities as chattel paper. www.esptech.world/dealers

In addition to a remote supplemental leasing service, Auction dealers can sell vehicles to the new direct UVL platform for higher prices than average wholesale. All purchases are for presold, pre-approved lessees. Dealers can earn \$1,000 for delivering long-distance leases and gain income for providing service on the vehicle during the lease. The dealer participation agreement (DPA) is located here: www.esptech.world/dlrreg. At last, ESP has a complete list of products for retail and wholesale dealers and auctions useful in the indirect UVL arena: www.esptech.world/products.

G. Auto lease investors' POOL© Fund control queue and financial attractions

“POOL” stands for pre-owned orthodox lease” in our case which is consistent with our copyright. The POOL© Fund mechanism is quite different than any other auto-lease financier's program. Think of portfolios inside a portfolio.

Warrants

Can we build one for you?

A legitimate reoccurring income you can be proud of. Like a goldmine without a bottom.

Pre-owned orthodox leasing is a powerful solution for the economic problems we face today. The computer applications, ample inventory, and expert manpower are in place, which presents an enormous opportunity for orthodox lease lenders. ESP is liquefying its assets to fund auto leases via a lender and provide additional residual value insurance to UVL financiers. We want to take part in this self-perpetuating income for our shareholders, provide financiers with a model lease-clearinghouse, sustain no-cost lease-program distribution, and be a source for investment in auto-lease bundles.

ESP developed technology to obtain, maintain, sustain, and grow the ideal lease portfolio. Each of the financiers have a different description of "ideal", so we segregated investment by number so each of us can control the market we invest in at a single rate, through a single process, one lockbox, utility collection, protection, minute reporting, remarketing, et cetera:

NetWorkForce IRT: Anthony Robert Goodhardt, Software Engineer
1.866.746.6686



Investor Queue Table:

Investor	Vehicle	Status	IRT Ag	Units	Last Pk/Cat Email	Appt	IRT?
Robert Buchanan - (202) 449-5433 - Manassas, VA 333073252	rbuchan@msn.com				F 11/5/2007 1:05 PM		
Robert Adams - (202) 222-9146 - Potomac, MD 324122133	ro.adams@jps.com				F 11/5/2007 1:05 PM		
Billie Jean Kingler - (122) 456-7000 - Carlsbad, CA 333073252	bjk@maple.com				F 6/13/2007 2:45 PM		
Frankly B. Wilson - (703) 444-1111 - Ft. Lauderdale, FL 324122133	franklyb@netnet.com				F		
Frank Glass - (202) 222-2210 - Crofton, MD	frankglass@netnet.com				F		

Investor Profile Form:

SEARCH PROFILE
Name: [] Age: [] Profession: [] Gender: [] Marital: []
Email: [] ID: [] ES: []
Business: [] Home Fax: [] Office Fax: []
Company: [] Type: [] City: [] Job Title: [] Website: []
Date Address: [] Home Address: [] Other Address: []
Country: [] State: [] Zip: []
ES: THE FRONT CALL/EMAIL TEXT DEVELOPMENT AREA

Company Overview:

The Company

ESP Tech World, an Internet corporation, is currently offering different classes of stock in preparation for going public via public registration.

ESP Tech World Corporation was formed for the purpose of best marketing new systems and procedures developed by Anthony Goodhart, founder of the Internet 411, Lease System Automation, Auto Lease Info, and Auto Lease Information Network Corporation. Auto Lease Information Network Corporation, formed July 2002, DBA: 11211576, is the precursor to ESP Tech World, and the successor of Auto Lease Information Network Corporation, 1995, DBA: 10079102, and All Models Vehicle Leasing, Incorporated in Redwood, 1990.

Auto Lease Information Network Corporation, now a wholly owned subsidiary of ESP Tech World, and Jim Anthony, who has been in the automobile lease industry since 1974, being all intellectual property rights owned or created by, and assigned or licensed to them, to the ESP Tech World.

ESP Tech World et al. has finished production and being of copyrighted software and government patented processes which is the most comprehensive of the world's largest business - the used automobile finance and lease industry.

Our Customers

Our customers are some of the world's largest corporations. They control the advertising, sales, leasing, and financing of both the most used wholesale auto markets where consumers transact in excess of \$100,000,000,000.00 per year.

Over the last 3 years, ESP Tech World has developed a program for these customers who wish to trade fact lease trapped in a captive lease. That market is estimated at 100 million American drivers. Auto-buyer club members, who span the continental United States and upon of credit lines, our number seller members by 25 to 1 in the debt registry.

Our Assets

ESP Tech World's intellectual properties have been fully developed and tested in real-time with 100% success, therefore they are ready for market.

ESP Tech World's proprietary software for dealers and utilized bank brokers program for 40 years have been solving industry problems and lowering costs since 1982 and 1996 respectively. Few consumer products & services provide substantial monthly revenue and cause sales of our high-end industrial property.

Other new programs dealing with indirect auto-lease leasing multiple our profit by 20%, provide the best hardware, and sold by ESP Tech World position as a leader in the recession recovery effort - as we were in 1990 and 1991. More important, implementation of these leading systems made us leading the company public via a Initial Public Offering, which cements the company's future and provides excellent exit-strategies for the shareholders.

In most cases, big bank software and patented procedures (IP assets) are licensed through an equipment lease executed by the end user. The company's (Sally's Equipment) took a similar deal with a present value of \$503,000.00 and a future value of \$147,000.00 if we hold the U.S. lease agreement in house.

ESP may use software used elsewhere (\$1.75 BILLION and \$501 MILLION) are available in the form of our financial statements. In addition, and most important, equipment sales quickly provide our (company sheet) with cash assets worth millions of dollars, making share value exponentially, because we own the leased property outright (92% margin).

Our Niche

Unwittingly, we created an Auto Lease Investors Queue (and services) that maximizes return, minimizes expense, profitably solves the problems created by restructured NVL's, and eliminates the

risk for all types of auto lease financiers.

In example, Asbury Automotive can invest in only leases of their groups' inventory; Mercedes-Benz Financial can invest in only their lease-return products; Individuals can invest in only a few vehicles, which sustains future income for their family; and so on.

This CIP is particularly useful to ESP shareholders in a quest of national and worldwide investment. Deeper than that, POOL© investors are unilaterally protected from another financial collapse, which can easily be caused in a minute by:

- Foreign investors' claim of fraudulent residuals and other offenses under the ITT.
- A class suit for fraud against any (of many) NVL lessors for violations of fair lending laws.
- Continued ignorance of the tsunamis of lease-return vehicles flooding the markets.

Conversions of international investors in NVL to guaranteed UVL are warranted under fear the US Administration will default on the ITT guarantees as they are historically prone to do.

Any investor who does not recognize the factual revolving of money, wealth, and human capital in the world's largest consumer finance business is probably not a good member of the future UVL investors' society.

G. Profound positive affects on the US economy

According to the US Department of Commerce, auto sales and leasing drives the US economy. US auto loans and leases are the largest consumer finance business in the world equal to 8.54% of the USA GDP. All but one State derives most of its taxes from automotive sales, finance and leasing. The auto industry is also the largest employer in the USA. For every manufacturer employee, at least six more are employed by vendors. Franchised auto dealerships are the nations seventeenth-largest employers by themselves.

Every USA economic recovery in history starting with the great depression has been lead by automotive sales, which enables manufacturing, stable employment, and mass financing. Conversely and unfortunately, several economic crises and hundreds of top-level bankruptcies are the result of financial misconduct, worldwide fraud, and consumer deception in the auto industry.

Although obscured and seldom mentioned, heterodox new-vehicle leases with errant amortization, deviated termination policies, and elevated residual values, are a major cause of the prevailing economic conditions – and an impeding auto-industry crisis. Contrived new-vehicle leases disable

trade, waste natural & human resources, and preclude an economic recovery at any level of society.

While few people know as much about the industry as the principal software engineers, everyone recognizes practical application of pre-owned orthodox auto leasing as their only solution.

A solution is not patch, a bailout, a loan, a trick, or a stimulus. A solution is an immediate cure and future protection for all parties to a problematic chain of events, as well as a provider of retribution for the historic damages. A solution is 100% encompassing and comes overnight. There is only one real solution. It is self-protected. It takes no time of ours to incorporate, nor any time after incorporation to run it. A true solution requires no legislature or permission to implement. When the problem is financial like this, the solution cannot cost anything. A good solution has the added benefit of a degree of success above solving the problem. A great solution is defined by that degree of added benefit.

Ancient council predicted the rules of nature, law, and financial relativity would automatically create a harmonious solution for any and all economic iniquities in a free country. Harmony is requisite in this situation because dismantling or disrupting the NVL stack would cause immediate and permanent economic disaster.

Doing the math, if only 13% of North American drivers converted their current vehicle financing, new-vehicle lease, or auto-ownership to an orthodox pre-owned auto lease, the global financial crisis would end overnight and the national debt would be paid off in about five years.

Those who invoke this real solution in the world's largest consumer finance business will enjoy phenomenal income and sustained wealth. They will be responsible for saving many lives, businesses, and governments. Under the surface they will control and protect the USA and global economies on this front.

The ESP UVL Platform© provides viable solutions for education and FDIC Banks while systematically eliminating economic offensive entities.

11. SUMMARY, STRUCTURES, AND STATUS

Used Vehicle Leasing is a multi-billion-dollar per year industry that solves multi-trillion-dollar problems in the US economy just by its harmonious, practical application.

ESP's UVL Systems© are up-and-running, ready for use by all parties of the auto ecosystem. They can be accessed on any device, any operating system, except some back-end (AMP©) functions require Internet Explorer 11 on a PC for security purposes. Some in-flight feedback is required for perfection of a few newer modules including electronic vehicle conversions and innovation.

ESP corporate structures, holdings, and its securities are in place under law and ready for review.

ESP documentation is ready, including leases, EULA's, operator manuals, and proposed business contracts between banks, employees, dealers, clients, investors, et al.

ESP has a staff of 10 Research Analysts, 2 Senior Analysts, and one Daily Operations Manager who are ready, trained, willing, and able to begin leasing immediately. They are also a machine to generate any number of NetWorkForce™ staff members for our shareholders.

Exemplar University, Inc. and the Fair Vehicle Leasing Association, Inc. provide higher-education and lawful regulation for all parties. ESP's curricula is modular & portable so multiple universities can be upfitted for dispersing the knowledge, which is probably also the best form of marketing for the graduates.

The ESP deployment module grows assets and business to any scale without any cost to the lease-lenders. There is no initial investment therefore there is no break-point – it is a purely profitable platform that multiplies wealth from the first day of operations.

The market for UVL is enormously expanded. Acquisition of high-yield segments is wholly facilitated by precision, planned-response merchandising materials and seek and sell campaigns, which have no cost to the company or the operating platform. Note: 40% market size reduction caused by CoV.

SmartAuction® is the primary source for preferred lease inventory with electronic access to all vehicles in the Americas and first-rights to tidal waves of off-lease vehicles as they arrive. ESP's auction marketing products and services enable scalable growth and dealer control within the wholesale arena.

An indelible layer of protection against crime and impropriety for all parties online and off is incorporated. In addition, fighting corporate crime online and in court has become a safe and profitable business.

ESP's Accounting, Employment, and Payroll Office, which has multiple advantages over traditional auto dealer practices, will be an enhancement to any future auto-lease financier and every bank's commercial lending division.

About \$8 billion of Pre-Owned Orthodox Lease© funding revenue is available by leveraging ESP's corporate securities. ESP equity is also used to guarantee ROI for Lessors. ESP's 43rd Year Prospectus including an automated PPM with IR tools are provided as a starting point.

We propose an online meeting to discuss options for implementing this program. Please contact us at your earliest convenience via email: corp@esptech.world or phone 317 663-9000 ET or 408 300-5900 PT.

ESP Technologies World Corporation