



COMMERCIAL FLEET LENDER PACKAGE

Phase 1 Rolling Stock Financing: Metro Atlanta Speed & National Parallel Book

Norcross Depot: 5655 Peachtree Pkwy, Norcross, GA 30092 | September 2026

1. Executive Facility Request (\$250,000 - \$500,000)

- Target Facility: \$250k-\$500k equipment finance line (EFA / TRAC lease) for initial 4 to 8 Tesla units.
- Eligible Units: 2023-2024 CPO Tesla Model Y Long Range AWD (\$31,400-\$34,800 purchase price).
- Borrower Equity: 15% cash down payment per vehicle funded from BitGo qualified custody escrow.
- Collateral Protection: 1st priority title lien in Georgia; bankruptcy-remote subsidiary vehicle trust.
- Debt Service Coverage Ratio (DSCR): 14.1x coverage on \$452/mo debt service vs. \$6,300/mo revenue.

2. Execution Strategy: Metro Atlanta Local Speed + National Book

Tesla Financing and Lease explicitly prohibit business-only, commercial, and trust livery paper. Therefore, UnyKorn LLC deploys a local-first commercial strategy:

1. Metro Atlanta and Gwinnett Desks: Fastest turnaround, local credit committee, Georgia title, physical collateral inspection.
2. Parallel National Book: Institutional EV leasing desks (Xcelerate Auto, 1st Source Bank) running in tandem.

3. Atlanta Commercial Lender Directory & Terms

Georgia's Own Credit Union Commercial vehicle loans for business auto. Local credit committee, Georgia title. Ideal for first 2-4 Model Y units.	<i>Closest to Norcross Depot 24-72 mo</i>
Peach Tree Capital (Atlanta) \$50k-\$50M TRAC / FMV / EFA / Sale-Leaseback. Often 48-hour credit. Perfect \$250k-\$500k ticket fit.	<i>678-269-4020 info@peachtreecap.com</i>
Equipment Finance Corp (Alpharetta) North Fulton equipment desk around the corner from Tesla delivery traffic. efc-finance.com.	<i>219 Roswell St, Alpharetta 678-319-0333</i>
Crest Capital (Atlanta HQ) Direct rolling stock and equipment financing for fast unit acquisitions while bank lines paper.	<i>Same-day decisioning Small ticket</i>
EverFleet (Spring Free EV) Mileage-included commercial EV leases, Tesla TCO underwriting, raised extra 2026 credit capacity.	<i>Commercial EV Leasing Specialist</i>
Xcelerate Auto & 1st Source Bank xcelerateauto.com/financing National commercial EV fleet leasing and financing facilities.	<i>National Parallel Book</i>



4. Senior Debt Cash Flow Waterfall & Coverage

All vehicle fare receipts settle via Base EVM smart contracts under an automated 35/40/25 waterfall:

- 40% Senior Lender Debt Service Vault: First-priority lien sweep before any operating distributions.
- 35% Fleet Operations & Charging: 12 Supercharging bays at 5655 Peachtree Pkwy Norcross.
- 25% Treasury & Dividends: Re-invested equity cushion and junior token dividends.
- DSCR Coverage: 14.1x debt service coverage based on \$210/day run rate vs. \$452/mo payment.

5. Staged Direct Application Submissions

To: Peach Tree Capital (info@peachtreecap.com) | Subject: Commercial EFA/TRAC Financing - 4-8 CPO Tesla Model Ys (\$250k-\$500k)

Requesting \$250k-\$500k commercial equipment line for 4-8 CPO Model Ys at 5655 Peachtree Pkwy Norcross. Unykorn provides 15% cash down from BitGo escrow, 1st priority title lien in Georgia, \$5M CSL liability coverage, and 14.1x DSCR.

To: Equipment Finance Corp Alpharetta (efc-finance.com) | Subject: Local Fleet Financing Application - Tesla Rolling Stock (Norcross)

As a local operator headquartered at 5655 Peachtree Pkwy Norcross, requesting local equipment lines for CPO Tesla inventory. Subsidiary vehicle trust structure, 15% equity cushion, 40% senior gross fare lien via automated Base EVM sweeps.

To: Georgia's Own Credit Union Commercial Desk (georgiasown.org) | Subject: Business Auto Loan Application - Initial 2-4 Tesla Model Ys

Applying for commercial vehicle term loans (36-72 months) for initial 2-4 CPO Model Y units. Georgia's Own as primary title lienholder, 15% cash down, Georgia SB 219 commercial livery authorization, complete tax and bank files.