

Why Lease?



Tax Benefits

- ◆ Lease payments may be 100% tax deductible

100% Financing

- ◆ Leasing permits 100% plus financing with no down payment. (including soft costs, warranties, tax, freight and installation)

Buy out options

- ◆ Purchase the equipment for Fair Market Value at the end of the term for maximum tax benefits.
- ◆ Purchase the equipment for \$1.00 at the end of term for depreciation benefits.

Greater Leverage of Capital

- ◆ Leasing Conserves valuable company working capital

Conserve Bank Credit

- ◆ Leasing preserves bank credit lines

Flexible Payment Plans

- ◆ Longer and more flexible terms are available than other financing (up to 60 months)

Fixed Rates

- ◆ Lease payments are fixed, not adjustable with floating interest rates.

Obsolescence Protection

- ◆ Leasing provides protection from equipment obsolescence. You keep facilities up to date.

Application Flow

- 1) **Fax, e-mail** or **call** in your application.
- 2) Upon reviewing the information submitted, the application will be forwarded to the credit desk.
- 3) The average response for approvals is 2 to 4 hours. We will notify the **vendor (seller)** and the **lessee (buyer)** with the credit decision.
- 4) Upon an approval, the vendor will issue an **invoice** or **pro-forma invoice**, so we can prepare for documents. Docs take an average of 5 hours to prepare.
- 5) Documents will be either faxed, emailed, or overnighted to the lessee for signing.
- 6) The lessee will Federal Express the original signed documents to our corporate office.
- 7) Upon the review of the completed document package, a **Purchase Order (PO)** will be issued to the vendor. The PO verifies that we have a deal.
- 8) The equipment is installed.
- 9) Upon the completion of the installation, the leasing company will contact the lessee for the **verbal** to verify they are satisfied and happy with the equipment.
- 10) Upon receipt of the satisfactory verbal, a check will be Federal Expressed to the vendor over night.



**ALLSTATE
CAPITAL**

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