



## LEASE OPTION

Customer name: **ABC Company**

**Equipment Cost** **\$13,450.00**  
(Net of taxes)

| TERM             | Payment with<br>a 10% Pur. Op | Payment with<br>\$10 Purchase option |
|------------------|-------------------------------|--------------------------------------|
| <b>24 months</b> | \$607.94                      | \$654.61                             |
| <b>36 months</b> | \$428.65                      | \$458.38                             |
| <b>48 months</b> | \$339.21                      | \$360.33                             |
| <b>60 months</b> | \$276.40                      | \$292.94                             |
| <b>66 months</b> | NA                            | \$278.01                             |

### Why Lease

**Capital Conservation:** Leasing lets a company conserve its working capital; allowing it to allocate cash funds for other purposes. In addition, with a lease, Sales Tax and other taxes are not paid up front at the time an asset is acquired; but are remitted with the monthly payments over the term of the lease.

**Credit Preservation:** All businesses have access to limited credit lines at their bank. Operating lines, demand loans, mortgages and other credit facilities must be kept within the bank's total exposure limit for that business. By using a leasing company to finance equipment and machinery acquisitions, a business is effectively opening new credit lines- credit lines which normally require no down payments and no outside collateral- while preserving a business' existing (and future) bank borrowing ability.

**Budget Allocation:** Lease terms, payment streams and options can be tailored to meet most budgets. Skip leases, Step-Up or Step-Down payment leases are available to match a business' seasonal or anticipated cash flows.

**Flexibility:** MCAP Leasing products provide access to the widest range of financing options available today.

**Total Solution:** Businesses can obtain virtually all types of equipment through leasing including computer hardware and software, heavy machinery, industrial equipment, office equipment and transportation equipment.

**Tax Effective:** Leasing may provide certain tax benefits for a business. Consult your tax advisor for advice on the potential tax benefits of leasing.

**Other Structures:** Other lease structures are available, please contact your MCAP representative to help you find a solution that works best for you.

### Option Definitions

|      |   |
|------|---|
| FMV  | Lessee may purchase the equipment after the initial term of the lease for Fair Market Value   |
| 10%  | Lessee may purchase the equipment at the purchase option month of the lease for 10% of the original cost of equipment, if you don't exercise the purchase option you then continue to lease for an additional 3 months. |
| \$10 | Lessee own the equipment for \$10 after the initial term  |

*Quotes are based on first and last payment in advance*

*Rates are subject to credit approval, rates are subject to change, payments are subject to taxes*

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