

LEASING DETAILS . . .

WHAT IS LEASING?

- Leasing provides a practical method for businesses to acquire equipment without having to pay for it all at once.
- Leasing offers 100% financing and more liberal payment terms than does a purchase.
- The equipment pays for itself out of the profits it generates.

WHY IS LEASING PREFERRED

Here are a few reasons why leasing has emerged as the most popular form of equipment financing:

- 100% Financing.** That means no money down when you lease, whereas most bank loans require a large down payment which many companies cannot afford.
- Longer Terms.** Most leases can be written for sixty months or longer, whereas most bank loans are for shorter terms.
- Tax Benefits.** Leasing equipment is a deductible expense resulting in maximum tax write-offs, without the necessity of keeping interest and depreciation schedules.
- Preserves Credit Lines.** A bank is only going to loan a company a certain amount of money. Therefore, if part of that credit line is being used for equipment loans, less money will be available for future financial needs. Loans restrict a company's borrowing capacity, while Leasing *expands* it.

ALLIANCE IS COMMITTED TO:

- Excellent Customer Service
- Competitive Rates
- Versatile Leasing Options
- Affiliation with 20+ Financial Institutions & Private Investors
- Leases up to \$100K Require No Financials
- Obtain Competitive Edge with Latest & Best Equipment
- Financing for New or Used Equipment
- Including Soft Costs Such as Warranty, Delivery & Install
- Fixed Payment Schedule
- Approval Within 24 Hours
- Start Up Businesses Accepted
- Financing for Marginal Credit

PAYING CASH vs. LEASE FINANCING

Financial Comparison on Equipment Purchase of \$25,000

<u>PAYING CASH</u>		<u>LEASE FINANCING</u>	
System Cost	\$ 25,000.00	System Cost	\$ 33,600.00
Loss of Income @ 10% Over 5 yrs	<u>\$ 16,133.00</u>		
Total Cost	\$ 41,133.00	Total Cost	\$ 33,600.00
Tax Savings (\$25,000 x 35%)	<u>(\$ 8,750.00)</u>	Write-Off Savings (\$33,600 x 35%)	<u>(\$ 11,760.00)</u>
<small>Depreciation @ 35% Tax Bracket</small>		<small>(Mnthly Pmts)</small>	
		<small>Write-Off @ 35% Tax Bracket</small>	
NET COST	<u>\$ 32,382.00</u>	NET COST	<u>\$ 21,840.00</u>
Average Cost Per Month	\$ 540.00	Average Cost Per Month	\$ 364.00
<small>\$32,382 / 60 months</small>		<small>\$21,840 / 60 months</small>	
Considerations When Paying Cash:		BENEFITS of Leasing:	
1. Drains Valuable Working Capital		1. State-of-the Art Equipment Today Paying with Tomorrow's Dollars	
2. Damages Important Financial Ratios		2. "Off Sheet Financing"	
3. Very Expensive Method to Acquire Equipment		3. Most Cost-Effective Way to Acquire Equipment	
Lessee Saves \$176.00 Per Month			
\$10,360.00 Over 60 Months			

WHAT IS THE DIFFERENCE LEASE OR LOAN?

LEASING

- 100% Financing
- Expands Credit Availability
- No Down Payment
- Application Only Program
- 24-Hour Approval
- 2-5 Year Terms
- New or Used Equipment
- Includes Soft Costs
- No Additional Collateral

LOAN

- Compensating Balances Required
- Reduces Credit Availability
- Large Down Payment
- Full Financial Disclosure
- 2-3 Week Approval
- 2-3 Year Terms
- New Equipment
- Labor, Install & Delivery Not Included
- Pledge of Additional Assets

WHAT TYPE OF EQUIPMENT CAN BE LEASED?

Virtually any equipment can be leased. The following is a short list; however, by no means inclusive:

- | | | | | |
|-----------------------|-----------------|--------------------|-------------------------|----------------------------|
| Agriculture | Construction | Hospital | Photographic | Telephone Systems |
| Auto Repair | Copying Machine | Ice Cream / Yogurt | Plating | Textile |
| Automobiles | Dental | Ice Making | Printing | Titled Vehicles |
| Backhoes | Dry Cleaning | Irrigation | Refrigeration | Trucks/Trailers |
| Bakery | Embroidery | Landscaping | Restaurant | Vending |
| Brake Service | Engraving | Marine | Scaffolding | Video |
| Bulldozers | Excavating | Medical | Service Station | Wood Working |
| Cash Registers | Food Processing | Mining | Sheet Metal | X-Ray |
| Communication Systems | Forklifts | Office Furnishings | Software | |
| Computers | Golf Courses | Paving | Surveillance / Security | AND MANY, MANY MORE |



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CREDIT APPLICATION

Company: _____ Years in Business: _____
 Company Address: _____
 City, State, Zip: _____
 Phone: _____ Cell: _____ Fax: _____
 Other: _____ Email: _____
 Equip. Location: (If diff. from above) _____
 Contact: _____ Phone: _____ Federal ID#: _____
 Form of Business: Sole Proprietor Corporation Partnership Other _____
 Business Description: _____

OWNERSHIP INFORMATION				
Name	Title	SS#	Home Address	Phone / Fax
				<i>ph</i>
				<i>fx</i>
				<i>ph</i>
				<i>fx</i>
				<i>ph</i>
				<i>fx</i>

BANK REFERENCES				
Bank Name	Account #		Contact Name	Phone / Fax
		<input type="checkbox"/> Business		<i>ph</i>
		<input type="checkbox"/> Personal		<i>fx</i>
		<input type="checkbox"/> Business		<i>ph</i>
		<input type="checkbox"/> Personal		<i>fx</i>

TRADE REFERENCES				
Account Name	Account #		Contact Name	Phone

EQUIPMENT	
Equipment Description: _____	Equipment Cost: _____
	<input type="checkbox"/> New <input type="checkbox"/> Used
	Year: _____

VENDOR		
Contact: _____	Phone: _____	Fax: _____
Name: _____	Email: _____	
Address: _____		

INSURANCE (Commercial insurance is required on leased equipment)	
Agent: _____	Phone: _____
Company: _____	Fax: _____

The undersigned individual, recognizing that his or her individual credit history may be a factor in the evaluation of the applicant, hereby consents to and authorizes the above named business credit provider and any assignee, lender or funding service that may be utilized to obtain and use a consumer credit report on the undersigned, now and from time to time, as may be needed in the credit evaluation and review process and waives any right or claim they would otherwise have under Fair Credit Reporting Act in the absence of this continuing consent.

 Sign Title Date