

BENEFITS OF LEASING

Leasing is a major source of investment for new equipment. Many companies, associations and government agencies acquire new productive equipment through leases. Of the \$668 billion spent by business on productive assets in 2003, \$208 billion, or 31% was acquired by American businesses through leasing. The average company earns 12% on every dollar of working capital that is retained.

Leasing works for any type of business

Every imaginable type of business and/or organization throughout the world leases equipment, including proprietorships, partnerships, corporations, government agencies, religious and non-profit organizations. Over 80% of American businesses lease some of their equipment and nearly 90% say they would choose to lease again.

Make better use of capital

Conventional bank loans usually require more money upfront than leasing and often have restrictive covenants. Banks usually will require a 10%-20% down payment. Leasing generally requires only one or two payments upfront, which are applied to future payments.

Finance 100% of costs

In most cases, the full amount of the equipment, shipping, installation costs and maintenance can be included in the lease. This spreads the costs out evenly over the term of the lease and frees up working capital for other areas.

Tailor a solution to meet needs

Leasing is flexible. Tailor the length of time and the amount of the monthly payments to meet desired business needs.



Tax advantages

Depending on the structure of the lease, the entire monthly payment including interest may be written off as a deduction for the whole term.

Little money down

Two payments are all that is needed to start a lease (vs. the 10%-20% banks require in a loan).

Protect credit lines

Bank credit lines remain intact for other needs.

Off balance sheet financing

Leases are not required to be reflected on a balance sheet as debt, making your company more attractive to potential lenders.

Flexible payment plans

Unlike conventional loans, there are a number of alternative payment cycles available.

Increase Sales

Equipment Vendors use Leasing to help stimulate sales by quoting their products in monthly payments.

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BENEFITS OF LEASING WITH EQLEASE

Rates

EqLease offers some of the most competitive rate programs in the industry.

Low Documentation Fee

EqLease Doc fees are among the lowest in the industry.

Insurance

EqLease can include Liability and Physical Damage insurance with each lease. Ask your EqLease Lease specialists for details.

Flexible Terms

Choose the monthly term from 24-60 that best matches your company's budget. Pick from a variety of options including step up, quarterly, seasonal and annual payments. How about a \$1 buy out or a 5% to 10% purchase option lease!

Many Credit Programs

We review all applications from start-ups to excellent credit.

Commitment to Excellent Service

EqLease is a one stop leasing company for all credits and lease amounts. Experienced professional lease specialists are available to help customize the lease to meet your needs.

Quick and Easy Lease Application Process

Just complete the attached simple lease application and fax it to our toll free number. Visit our web site and fill out the on-line lease application, or call our toll free number and visit with one of our lease specialists.

Lease Approval

EqLease approval system is time tested and swift. Depending on the applicant's history, EqLease can create a Pre-Approval within minutes of a completed application. Final approvals are usually created within 24 hours after EqLease has received all requested verifications.

Lease Payments

EqLease Equipment Leasing Accounting Software can save you money and time by withdrawing the monthly payment (ACH) automatically from your company bank account. Ask for details.

**EqLease Executive Staff –
Committed To Service**
Every call is serviced before the day is over.

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Shawn Okun

LEASING SPECIALIST
Betty L Richardson

LEASING SPECIALIST
Tami Green

CREDIT APPLICATION

Business Name _____

Business Address _____
(Street) (City) (State) (Zip Code)

Telephone _____ Fax _____ Contact _____

Web Site Address _____ E-mail _____

Nature Of Business _____ Years in Business _____

Type Of Business Corp. ____ Prop. ____ Partnership ____ Fed. ID# _____ County _____

President/Owner _____ % Of Ownership _____

Home Address _____

Social Security # _____ Telephone Number _____

V.P./Partner _____ % Of Ownership _____

Home Address _____
(Street) (City) (State) (Zip Code)

Social Security # _____ Telephone Number _____

Bank _____ Branch _____

Telephone _____ Account # _____

Officer _____ Checking _____ Loan _____ Savings _____

Trade References _____ Phone # _____

Trade References _____ Phone # _____

Equipment Vendor _____ Telephone _____ Contact _____

Equipment Selling Price _____ Equipment Description _____

By signing below, the undersigned, which is either a principal of the applicant or a personal guarantor of it's obligations, provides written instruction to EqLease or its assigns authorizing review of his/her personal credit bureau. Such authorization shall extend to obtaining a credit file in considering this application for reviewing or collecting the resulting account. A Photostat or Facsimile copy of this authorization shall be valid as the original. By signature I affirm my identity as the individual(s) identified in this application.

Signature **X** _____ Date _____

Print Name _____ Title _____

Signature **X** _____ Date _____

Print Name _____ Title _____