

Consumer Lease Factor Chart

Documentation Fee

Plus

Loss & Destruction Fee Factors

One Advance Payment Required

Credit Scores O through U are available:

- For Consumer applicants (with the exception of AL and AR).
- With a Fair Market Value Purchase Option.
- A Consumer Lease Agreement containing unique Loss & Destruction language is available for your use with these factors.

One Advance Payment

- Credit Scores O through T are available for equipment costs between **\$500 and \$15,000**.

Credit Score	24 Months	36 Months	39 Months	42 Months	48 Months	60 Months
O	0.0536	0.0382	0.0359	0.0339	0.0309	0.0281
P	0.0552	0.0404	0.0381	0.0363	0.0332	0.0305
S	0.0579	0.0431	0.0406	0.0388	0.0357	0.0335
T	0.0598	0.0457	0.0433	0.0413	0.0385	0.0359

- Credit Scores of Q are only available for equipment with a cost of **less than \$7,500**.
- Credit Scores of U are only available for equipment with a cost of **less than \$5,000**.

Q	0.0617	0.0477	0.0456	0.0441	0.0412	N/A
U	0.0646	0.0514	0.0491	0.0476	0.0454	N/A

- (Use of Credit Scores Q and U can not exceed 15% of your total funded volume.)

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- Lessees are required to present Direct Debit Payment for all leases \$10,000 or greater.
 - All lease applications submitted via TimePayment Direct require a Personal Guarantor (PG).
 - The lease factors above do not include any applicable tax.
 - Upfront Sales Tax required on leases funded in states of IL, ME, and NJ.
 - We reserve the right to modify these lease factors based on market conditions.

Please send all credit applications via fax to 781-994-4775, or submit 24/7 at <https://timepaymentcorp.biz/Scripts/login.asp> and receive approvals in minutes.

For any questions regarding a transaction in process, please call 888-347-4993. All lease documentation should be sent to the address below, to the attention of our Operations Department.