

Consumer Lease Factor Chart

Loss and 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.
- 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	0.0526	0.0374	0.0352	0.0333	0.0303	0.0275
P	0.0542	0.0396	0.0374	0.0356	0.0326	0.0299
S	0.0568	0.0423	0.0399	0.0381	0.0351	0.0329
T	0.0587	0.0449	0.0426	0.0406	0.0378	0.0353

- 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	0.0606	0.0469	0.0449	0.0434	0.0405	N/A
U	0.0635	0.0506	0.0483	0.0469	0.0447	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.**
 - Our documentation fee is \$75.00.**
 - 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.