

Lease Factor Chart

Documentation Fee Included in Factors
One Advance Payment Required

The **Credit Score A** is available for equipment costs between **\$500 and \$25,000** and:

- For applicants with a **minimum of 2 years in business**.
- Upon successful completion of the lease term, the lessee will either own the asset **or** have a fair market value purchase option in the following states: AL, IL, MI, MN, NC, ND, TX, and VT.

Credit Score	36 Months	39 Months	42 Months	48 Months	60 Months
A	0.0335	0.0314	0.0295	0.0266	0.0225

Credit Scores O through U are available:

- For Commercial applicants with **less than 2 years in business**.
- 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	0.0489	0.0347	0.0326	0.0308	0.0280	0.0256
P	0.0507	0.0371	0.0350	0.0333	0.0304	0.0283
S	0.0535	0.0400	0.0377	0.0360	0.0330	0.0314
T	0.0575	0.0446	0.0426	0.0406	0.0378	0.0361

- **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	0.0600	0.0469	0.0449	0.0434	0.0410	0.0392
U	0.0616	0.0486	0.0469	0.0454	0.0431	0.0423

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

- **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.