

Lease Factor Chart

Documentation Fee Included in Factors
Zero Advance Payment Required
Vendor Agreement with First Payment Default
Recourse 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	48 Months	60 Months
A	0.0339	0.0269	0.0227

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	48 Months	60 Months
O	0.0499	0.0353	0.0284	0.0261
P	0.0519	0.0378	0.0310	0.0289
S	0.0551	0.0410	0.0338	0.0322
T	0.0593	0.0460	0.0389	0.0372

- **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	0.0622	0.0485	0.0424	N/A
U	0.0640	0.0504	0.0446	N/A

(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.