

Standard Lease Factor Chart

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**.
- With One Advance Payment.
- 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	24 Months	36 Months	39 Months	42 Months	48 Months	60 Months
A	N/A	.0329	.0308	.0290	.0261	.0220

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.
- With 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	.0479	.0340	.0319	.0302	.0274	.0251
P	.0497	.0363	.0343	.0327	.0298	.0277
S	.0525	.0392	.0370	.0353	.0324	.0308
T	.0560	.0435	.0415	.0396	.0369	.0352

- **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**.

Credit Score	24 Months	36 Months	39 Months	42 Months	48 Months	60 Months
Q	.0585	.0457	.0438	.0423	.0400	N/A
U	.0600	.0474	.0457	.0443	.0420	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.**
- **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.