

Lease Factor Chart

Copier Industry

Industry Parameters:

- We are unable to review transactions greater than \$15,000 – without exception.
- We are unable to offer leasing for used equipment or to Non-Profits, Mortgage Companies, or State & Local governments.
- All lease applications must have a Personal Guarantor.

Credit Scores O through U are available:

- For Commercial applicants with **less than 2 years in business**.
- 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.**

Q	.0585	.0457	.0438	.0423	.0400
U	.0600	.0474	.0457	.0443	.0420

(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.

For Lease Applications the following helps expedite the decision:

- Please be certain to use the applicant's correct legal name (and DBA if applicable).
- Please be certain to use the applicant's business telephone numbers and not their cell phone number.
- Please be certain to provide both the location for the equipment and billing location if they are different.

For Lease Documents the following helps expedite your funding:

- Please be certain the customer has signed all of the appropriate areas notated with an "X".
 - As well as initialed pages 2 and 3 of our agreement.
- The advance payment check must match the Lessee name on the lease document.
 - The legal business must match what was on our approval (as shown in TimePayment Direct).
- Please verify taxes are correct, you may validate the correct tax rate using the Tax Inquiry feature in TimePayment Direct.
- Please include all of the following in the equipment description; Manufacturer, Model, Equipment Description and Serial numbers. The equipment description in the lease must match your invoice equipment description.