

Lease Factor Chart

One Advanced Payment Plus A Down Payment Equal to One Monthly Payment

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	48 Months	60 Months
O	.0453	.0325	.0263	.0241
P	.0469	.0345	.0284	.0265
S	.0492	.0371	.0308	.0294
T	.0529	.0416	.0356	.0340

- 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	.0551	.0436	.0384
U	.0565	.0452	.0403

(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.