

Lease Factor Chart

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

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	.0433	.0315	.0256	.0235
P	.0447	.0334	.0277	.0258
S	.0469	.0358	.0299	.0285
T	.0501	.0399	.0343	.0328

- **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	.0521	.0418	.0370
U	.0533	.0432	.0387

(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.