

Lease Factor Chart

ATM Industry

Credit Score	24 Months	36 Months	48 Months	60 Months
P	.0501	.0345	.0279	.0239
S	.0520	.0356	.0285	.0246
T	.0560	.0420	.0333	.0296

Lease Factors

- For equipment cost between \$500 - \$15,000.
- Fair Market Value purchase option with first and last payments made in advance.
- 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).
- Our documentation fee is \$75.00.
- The lease factors above do not include any applicable tax.
- Upfront tax is required on certain leases funded in IL, ME, and NJ.
- We reserve the right to modify these lease factors based on market conditions.

Applications

- Thirty day guaranty of credit approvals.
- We reserve the right to decline the transaction if the equipment cost is deemed to be in excess of our ATM Price List, available upon request.
- Co-signors with direct interest in the business are acceptable.
- Cell phones numbers are accepted but the application also must include a landline number.

Lease Package

Please include the following documents to TimePayment for same day funding:

- Lease Agreement
 - Lease with cross outs, erasures, whiteouts, corrections or other changes are not acceptable.
- TimePayment Lease Application - signed and dated.
- Proof of Signature - a copy of the lessee's driver's license or federal/state issued ID card.
- Advance Payment – business check made out to TimePayment if applicable.
- Voided Check – For Direct Debit, the check should be from a business checking account.
- Vendor Equipment Invoice – an itemization description of the leased equipment.
 - We have the option of placing a Bill of Sale as part of our agreement in lieu of a vendor invoice.

TimePayment Corp requires a signed vendor agreement, which includes industry standard representations and warranties in regards to business practices. Also included in the agreement is a first payment default provision. Upon final review of your Vendor Application a personal guaranty may be required.

Note: Equipment must be at lessee's business, and not placed as a business opportunity.

Please send all credit applications via fax at 781-994-4775, or submit 24 x 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.

To expedite payment to you, all lease documentation should be sent to the address below, to the attention of our Operations Department.