

# LEASE GENIE

Equipment Leasing      Working Capital

**“CREATING... FAST & AFFORDABLE EQUIPMENT FINANCING... SOLUTIONS!”**

## Equipment Lease vs. Bank Note

Leasing is corporate America's largest external source of equipment finance. It is larger than bank loans, larger than bonds, larger than stocks, and larger than commercial mortgages. It is the fastest growing form of business investment.

(Source: The Leasing Professionals Handbook, U.S. Dept. of Commerce, Economics and Statistics Administration, Bureau of Economic Analysis and Equipment Leasing Association of America.)

Lease vs. Bank Note		
	Leasing	Bank Finance
<b>Term:</b>	Up to 5 yrs.	Usually 2—3 yrs.
<b>Down Pmt.:</b>	2 PFMT's Approx. 5%	Typically, 20%
<b>Soft Cost:</b>	Includes: Installation, Training, Shipping	Usually 0%
<b>Monthly Investment:</b>	Fixed Monthly	Can be floating
<b>Tax:</b>	Operating Expense Monthly	Depreciation could take up to 7 years
<b>Financial Statement:</b>	Footnote to Balance Sheet; No Impact Ratios	Long term liability reduces current ratio's & increases debt ratio
<b>Opportunity Investment:</b>	Leaves bank borrowing or current capital free for investments or other opportunities	Ties up bank borrowing, preventing more opportunities
<b>Lien Treatment:</b>	UCC Filing on leased equipment only	Blanket lien for ALL guarantor assets!

**Contact Lease Genie for all your Equipment Financing Needs!**

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