

EQUIPMENT FINANCING OPTIONS



Benefits of Leasing to the Lessee

Ease of Approval - "App Only"
Simple one page application up to \$100,000.
Any size transaction with financials splits allow even more.
Special Programs for Medical, Yellow Iron, Churches

100% Financing with no hefty down payments
Equipment cost plus shipping and installation -
(up to 20% total Soft Cost)
Sales/Use Tax (varies by state)

Tax Advantages
Always refer your client to their accountant.
Payments may be fully tax deductible as an operating
business expense. Technically speaking we purchase the
equipment and rent it to the lessee for their use.

Preserve your Credit
All of our leases are written as commercial contracts.
We typically do not report to the credit bureau agencies
as long as lease is current. This provides and additional
source of business credit without impacting your personal
debt ratios and keeps business expenses where they
belong, in the business.

Conservation of Capital
Preserves cash resources for expenses that cannot be
financed. (i.e. advertising, payroll, consumable supplies, the
unexpected.) Pay for the equipment as it is used, as a
revenue contributor.

Cash

Cash is rarely cash,
usually it is from a
business line of credit.

N/A

Loan

Detailed multiple page
application with full
financial disclosure.

70%

Equipment Lease

Simple one page applica-
tion with limited financial
disclosure

100%

- Shipping
- Installation
- Software

May deduct
monthly payment

- Does not report to
personal credit bureau
- Preserves personal credit
- Builds business credit

Conserves 100%. The cost
of leasing has never put a
business out of business

Cost matches revenue
generation through use

Ease of Approval

**Total Amount
Financed**

**Soft Costs
Financed**

Tax Advantages

**Impact on Credit
Rating**

**Conservation of
Capital**

**Revenue
Generation Value**

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