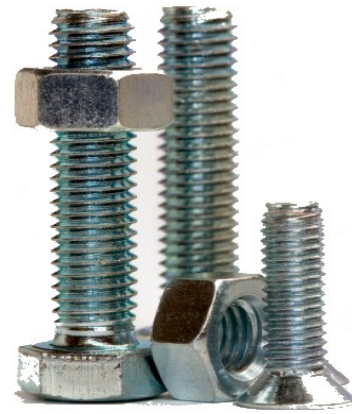


# The Nuts & Bolts of Municipal Leasing

*Step-By-Step*

- **State**
  - **County**
    - **Municipal**



1. **Request a Quick Quote.** First Capital will prepare a one-page, written proposal specifying payments and terms (usually including multiple options) Monthly, Quarterly, Semi-Annual or Annual payments—in advance or up to 12 months in arrears—just ask!
2. **Apply!** Our application is just two pages. We will also need a current budget and the last 3 year's of audits. On-line or hard copy. (Under \$50,000...use our one page "Easy Ap" with no financials required.)
3. **Credit Review & Approval.** Most leases are credit approved in 2-4 business days.
4. **First Capital Prepares Lease Documents** and overnights them to the client. The lease spells out all of the terms and conditions of the agreement between First Capital and the client.
5. **The Client Signs and Returns the Lease Documents** to First Capital in the prepaid overnight return envelope provided.
6. **The Client Issues their P.O. to their Vendor.** All transactions are between the client and their respective vendors directly (not First Capital).
7. **The Vendor Delivers and the Client Accepts** the equipment/vehicles.
8. **The Client Faxes a Payment Request and the Vendor Invoice** to First Capital. Payment Requests are processed the same or next business day.
9. **First Capital Disburses Payment to the Vendor.** Vendor disbursements are made via Cashiers/Bank Check. Amounts over \$10,000 are sent via overnight at no charge or wired at no charge—per the client's instructions
10. **First Capital Documents All Disbursements For You.** A copy of the vendor cashiers/bank check and the overnight tracking number (or the Fed Wire Confirmation number) will be provided to the client the same day payment is issued.

First Capital Equipment Leasing Corp.  
**LeaseExperts.com**

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