

FIRST CAPITAL
EQUIPMENT LEASING CORPORATION
 PO Box 1018, E. Sandwich, MA 02537
 Phone 800-541-0114 ? Fax 800-403-3529
 www.LeaseExperts.com

We will put this fully customized lease quote on any prospect's desk... within 5 minutes of your call.
Try It!
 Make it easy for them to say yes!

DATE: August 7, 2003

TO: Your Customer's Name
 Customer's Business Name
 Phone ? Fax



FROM: Bob Arnowitz

Lease Quotation For
Your Customer's Name Here

Equipment To Be Leased:	Vendor's Equipment Description
Equipment Cost:	Vendor's selling price to the customer

	<u>24 Months</u>	<u>36 Months</u>	<u>48 Months</u>	<u>60 Months</u>
FMV /10% Buy Out:	\$/mo.	\$/mo.	\$/mo.	\$/mo.
\$1.00 Buy Out:	\$/mo.	\$/mo.	\$/mo.	\$/mo.

Security Deposit:	One Monthly Payment
Advance Payment:	One Monthly Payment
Documentation Fee:	\$150

Prospect's payment options

Benefits of Leasing

No financials, no projections, no "loan committee!" No closing costs, no points! Leasing is cash-flow friendly e.g. ? Conventional financing often requires a 10-25% down payment—this lease requires only two payments up-front ? **Lease payments are fixed, up front.** ? Lease payments can be tailored to complement cash flow—including vendor pre-funding (deposits), deferred payments (60-120 days) or even seasonally adjusted. A true (FMV) lease may be 100% tax deductible and may be "off balance sheet." (Consult your tax professional)

Why pay IN ADVANCE for business assets that *depreciate* in value? Leasing matches (times) cash outlays over a *period of years*, to cash profits that will be recovered over a *period of years!*

Select The Best Lease Option For Your Needs:

TRADITIONAL LEASE (FMV & FMV 10%) "Lease With Option To Purchase." **4 Options:** RETURN the equipment at lease end with no further obligation, OR RENEW the lease for additional periods at reduced payments, OR PURCHASE equipment for its fair market value OR (when specified at lease inception) PURCHASE the equipment for just 10% of the original purchase price. Lease may be 100% deductible and may be treated as an "off-balance sheet," operating expense. Leasing may provide an opportunity to (effectively) accelerate equipment expense write-offs vs. traditional depreciation schedules.

\$1 BUYOUT "Lease To Own Option." Purchase at lease end is guaranteed-in-advance at a nominal rate (usually \$1).

Leasing Questions? Call Bob Arnowitz at 800-541-0114 x-22!

Regards,

Bob Arnowitz

An EXACT COPY to the vendor – within minutes.

ENC. Tax Savings Info & Credit Application
 CC: Vendor's Name & Vendor's Company Name Here

NOTES: Assumes 2+ years under current ownership (3+ to \$35K, 4+ to \$50K, 5+ to \$75K) AND "clean" business & principal's credit. (Other programs are available!) Standard one-page QuickLease application—that's it! All payments (including FMV) are subject to final credit, equipment & vendor approval, and are subject to change. Payments do not include taxes, insurance, vendor pre-funding (if applicable), maintenance, delivery or installation unless specifically noted in your vendor's agreement.