

*“Providing Outstanding
Leasing & Financing Solutions”*



Working Capital Loans vs. Equipment Leasing

<u>ISSUES</u>	<u>LOANS</u>	<u>LEASES</u>
<input type="checkbox"/> Upfront payments.	NO	YES
<input type="checkbox"/> Installation of equipment must be completed prior to funding.	NO	YES
<input type="checkbox"/> Original vendor invoice required prior to funding.	NO	YES
<input type="checkbox"/> Leasehold improvements included.	YES	SOME
<input type="checkbox"/> Progress payments during installation.	YES	MAYBE
<input type="checkbox"/> Have cash to do with as doctor sees fit.	YES	NO
<input type="checkbox"/> Debt reflected on CBR.	NO	MAYBE
<input type="checkbox"/> Sales tax issues.	NO	YES
<input type="checkbox"/> Personal property tax issues.	NO	YES
<input type="checkbox"/> Life insurance required.	\$50K +	MAYBE
<input type="checkbox"/> Property insurance required.	YES	YES
<input type="checkbox"/> Administrative fees required.	YES	YES
<input type="checkbox"/> Early payoff allowed.	YES	MAYBE
<input type="checkbox"/> Equipment may be purchased from another end user, auction house or Internet.	YES	NO
<input type="checkbox"/> Heavily customized software transactions and hourly IT work.	YES	NO

Florida Georgia Minneapolis

1

