



QUICK & EASY LEASING

PROVIDING FINANCIAL SOLUTIONS FOR YOUR FURNITURE



Leasing – Getting Started is as Easy as 1 – 2 – 3

1. Select the furnishing you need from your equipment Total Office Online.
2. Review the lease options described below and decide on an optimal term and payment plan.
3. Complete the Lease Application and fax it to Balboa Capital at 949-809-8807.

Assessing Your Lease Payment Choices:

There are a number of ways that a lease can be structured to meet your particular needs. If you have any questions regarding pricing and custom structuring, please call our Lease Help Line at 800-280-5624 x190.

Here are some examples of ways we can structure your lease:

- **Level Payments** – Fixed terms between 24 and 60 months with a variety of purchase, renewal and/or upgrade options at the end of the lease term.
- **Seasonally Varied** – Payment schedules with higher payments during peak cash flow months and token payments of as little as \$50 per month during slow periods.
- **Step Up Leases** – Payments are initially lower than those of a level payment lease, but increase each year.
- **90 Day “No Pay” Leases** – Payments for the initial three months are \$50 per month an increase to “regular” levels thereafter. This allows time to get sophisticated equipment up and running before your full payments begin.

Filling out the Credit Application

- Fill out the application ***Completely*** with bank account numbers, phone and contact information for bank and trade references, social security numbers of guarantors, and be sure to sign and date. **Complete** applications are usually processed within 24 hours.
- For faster approvals, fax the application.

Upon approval & receipt of executed documents, we will advise the vendor and your equipment will be on its way. The lease commences when you actually receive and accept the equipment.

THE ADVANTAGES OF LEASING

- ***100% Financing***
You can include soft costs such as freight, training, and installation with no large down payments.
- ***Custom Payment Schedules***
Payments tailored to your cash flow.
- ***Saves Bank Lines***
Provides you with an additional line of credit.
- ***Better Terms Than Bank Loans***
No restrictions, no floating rates or compensating balances.
- ***Tax Advantages***
Direct expensing means faster write-offs.
- ***Obsolescence Protection***
Trade-up and add-on features during the lease term
- ***Easy and Convenient***
“Application Only” processing up to \$150,000

Total Office Online

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