



LEASING & FINANCING

by Investment Leasing Co.

SOFTWARE & HARDWARE SPECIALISTS



Bank Authorized
Equipment Leasing & Financing Agents



- * Healthcare
- * High Technology
- * Broadcasting
- * Colleges
- * Industry
- * Municipal/Govt.

About Investment Leasing Company

Who we serve:	Companies of any size and individual professionals
What services we provide:	Leasing and financing financial services
What we finance & lease:	Business and professional equipment, software, and commercial vehicles, new & used
Geographic area we serve:	Continental United States
Types of products offered:	\$1 buyout finance leases & loans, 10% purchase option leases, and FMV leases
Terms:	2-7 year payment terms
Industry Specialties:	Pharmacy, dental, medical, hospital, high tech, broadcasting, colleges, and industry
Dollar ranges:	\$5,000 - \$1,000,000 (most of our customer's capital purchases are from \$30k - \$250k)
Preferred credit profile:	Very good to excellent credit
How our prices compare:	Our 12-lender quotation includes a range of rates and terms from banks and other lenders
Very special unique service:	We work hard to earn 100% repeat business from every customer and have created our industry's first, and unique "Leasing Full Disclosure Checklist©"



Co. founded in San Diego, California in 1986



Corporate office today in San Diego, California



Bruce D. Forinash, Leasing Agent with Co. since 1986 brucef@investmentleasing.com (Phone ext. 101)

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800-400-5060 PH
858-451-0400 PH
858-451-0033 FAX

MAILING ADDRESS:

P.O. Box 500110
SAN DIEGO, CA
92150

FEDEX / COURIER ADDRESS:

11835 CARMEL MT. RD.
SUITE # 1304-351
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CORPORATE ADDRESS:

11440 W. BERNARDO CT.
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SAN DIEGO, CA 92127

Web: www.investmentleasing.com

Calif. Real Estate Broker License #00528469

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EQUIPMENT, SOFTWARE, & COMMERCIAL VEHICLE LEASING & FINANCING

PROGRAM HIGHLIGHTS

Geographic Area:	Continental United States		
Products Offered:	Leasing: \$1 Buyout Finance Leases 10% Buyout Option Leases FMV (fair market value) Operating Leases Financing: Equipment Finance Agreements (EFA) Healthcare Industry Small Working Capital Loans (for any business use) Medical Accounts Receivable Financing		
Term:	2-5 years generally (up to 7 years for Operating Leases)		
Equipment Types:	Equipment - Healthcare, Broadcast, virtually any type, especially essential use & money making Software - 100% software program Vehicles - Commercial use such as ambulance, tractors, lab vehicles		
Industry Specialties:	Healthcare Dental Professionals Medical Professionals Medical Professionals Pharmacy & all other healthcare	High Technology / Office Printing / graphin / Copy Broadcasting Production / Manufacturing Food services	Construction Retail Agriculture Transportation / Auto
Lessee Credit Profile:	Quality credits Healthcare Start-ups and selected other start-ups Sole Proprietors, Professional Corporations & LLC, Partnerships, Corporations		
Dollar Amount Ranges:	\$3,000 - \$100,000 Application Only Program (no financial or tax items needed) \$100,000 - \$500,000 Middle Market Program \$500,000 - Unlimited Major Market Program		
Target Profile:	*\$25,000 - \$100,000+ *Healthcare Professionals, Broadcasting Industry *Quality Credits		
Rates & Plans:	Fixed, step-up, custom. Some plans can be structured at or below those of a prime rate bank loan Our 12-lender quotation enables the customer to compare and select and earn the best market rate		
Vendor Programs:	#1 Refer-A-Lease Program - Call us with borrower name & number and we do a-z #2 Share-A-Lease Program - You get credit application & sign customer #3 Private Label Lease Program - Used in conjunction with #3 w/o our name on papers		

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8 REASONS TO FINANCE EQUIPMENT

- I. FINANCE 100%**
Arrange 100% financing of your equipment, software and services with 0% down payment
- II. KEEP UP-TO-DATE**
Keep up-to-date with technology by acquiring more and better equipment than you could without financing.
- III. ACCELERATE ROI**
Rather than paying one lump sum for your equipment, make smaller payments while the equipment generates revenue
- IV. BENEFIT FROM BUNDLING**
Bundle the equipment, installation, maintenance and more into a single, easy-to-manage solution
- V. SAVE CASH**
Save your limited cash for other areas of your business, such as expansion, improvements, marketing or R&D
- VI. OUTSORUCE ASSET MANAGEMENT**
Let your equipment financing company manage your equipment from delivery to disposal
- VII. CUSTOMIZE YOUR TERMS**
Set customized payments to match your cash flow and even seasonal income fluctutations
- VIII. HEDGE AGAINST INFLATION**
Lock in rates when you sign your lease/purchase financing to avoid inflation in the future

Please call or email me for further information or a quotation

Bruce D. Forinash

Bruce D. Forinash
Manager
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858-735-5271 (Cell)
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Leases and loans will be arranged or made pursuant to California Department of Business Oversight Finance Lender Law License #603H958

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15 OF THE BEST REASONS FOR A CUSTOMER TO USE INVESTMENT LEASING COMPANY



1. **LOW RATES:** Our multi-lender quotations include rates from 12+ low cost banks & other lenders
2. **SAVE YOU TIME:** We shop for the best rates for you and disclose a range of rates up front
3. **EXCELLENT SERVICE:** Fast approvals and fundings
4. **PRE-APPROVALS:** So that you can shop for your new items with confidence
5. **RELIABILITY & REFERENCES:** Highly regulated banks & large vendor dealers have come to trust us
6. **EXPERIENCE & LONGEVITY:** 22 years in business under the same ownership
7. **SIMPLE & EASY PROCESS:** We take care of all the complexities for you
8. **CONVENIENCE:** You can phone, fax, or email in the brief details we need to approve your co.
9. **FLEXIBLE PROGRAMS:** Payments up to 72 months, step up payment schedules, residual choices
10. **HIGH APPROVAL RATIO:** Due to having many lenders and 22 years of experience
11. **AUTOMATED FROM A-Z:** State-of-the-art systems since 1987 adds to your positive experience
12. **COMMUNICATION IS EASY:** Fast, and convenient with one main contact person to work with
13. **A RELATIONSHIP:** Repeat business is our goal, some customers have 5, 10, 15, even 45+ leases!
14. **FULL DISCLOSURE:** We originated the first leasing industry 42-point disclosure checklist
15. **PROFESSION & INDUSTRY SPECIALIZATION:** Our knowledgeable staff helps you in every step!

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TOOL #1



NET INCOME FROM
NEW EQUIPMENT
CALCULATOR
OPEN TOOL #1

TOOL #2



RETURN ON INVESTMENT
FROM
NEW EQUIPMENT
CALCULATOR
OPEN TOOL #2

TOOL #3



OPPORTUNITY COST
OF NOT ACQUIRING
NEW EQUIPMENT
CALCULATOR
OPEN TOOL #3

TOOL #4



PAYING CASH
FOR NEW EQUIPMENT
WITH AFTER TAX DOLLARS
CALCULATOR
OPEN TOOL #4

TOOL #5



USING PRE-TAX DOLLARS
TO ACQUIRE NEW EQUIPMENT:
LEASING & FINANCING
CALCULATOR
OPEN TOOL #5

TOOL #6



CASH FLOW ANALYZER
CASH VS. LEASE OR LOAN
CALCULATOR
OPEN TOOL #6

TOOL #7



COMPARING
FINANCING & LEASING TYPES:
\$1, 10%, & FMV
LEASES & A LOAN
CALCULATOR
OPEN TOOL #7

TOOL #8



TAX SAVINGS:
IRS SECTION 179
DEPRECIATION WRITE OFF
CALCULATOR
OPEN TOOL #8

TOOL #9



ADVANTAGES WITH
INVESTMENT LEASING CO.
CALCULATOR
OPEN TOOL #9

TOOL #10



EQUIPMENT LEASING
FULL DISCLOSURE
CHECKLIST / SAVINGS
CALCULATOR
OPEN TOOL #10



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Financing Maintenance & Service Contracts


Thank you for the opportunity to present details about an innovative program Investment Leasing Company has developed to finance maintenance programs for our customers and vendors.





THE CHALLENGE: Including the cost of a multi-year maintenance agreement in an equipment lease or loan agreement has always been a challenge to lenders since customers are expected to make all of their payments without regard to the equipment or vendor's performance of their responsibilities.


Normally including one year of warranty or maintenance financing in a lease or loan agreement has been considered a reasonable time frame by most lenders but that has not suited the needs of vendors and their customers who want to be offered maintenance financing for multiple years.


THE SOLUTION: We have developed a unique 1-7+ year maintenance financing program that works!


 Your customer makes regular monthly lease payments that include software, hardware, and maintenance for up to 7 years and beyond. We pay you for the software & hardware right after delivery, and for the maintenance annually.

 We pay you for the next year's maintenance charge at the end of each year. For example, after the first year of warranty coverage expires, we pay you on month 13 for maintenance coverage for months 13-24 and so on.

 You can offer your customers the option of paying small monthly payments for their maintenance agreement rather than their having to pay a lump sum in cash at the start of each new year.

 You can retain, reduce, or eliminate the 40% discount currently offered to customers who pre-pay for maintenance for multiple years depending on market conditions and your sales strategy.

 You can eliminate the risks to your company associated with not disclosing the maintenance costs correctly on your invoices and simultaneously insuring a ready supply capital from leasing company's lenders.

 Your customers can extend the monthly payment program beyond the expiration date of the lease financing for further convenience.

Please give me a call today for further details or better yet, begin to promote this program now to your prospects!

Thank you,

Bruce Forinash

Bruce Forinash

Manager,

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