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LEASING & FINANCING by Investment Leasing Co.

SOFTWARE & HARDWARE SPECIALISTS





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

About Investment Leasing Company

Who we serve:

What services we provide: What we finance & lease: Geographic area we serve: Types of products offered:

Terms:

Industry Specialties:

Dollar ranges:

Preferred credit profile:

How our prices compare: Very special unique service: Companies of any size and individual professionals Leasing and financing financial services Business and professional equipment, software, and commercial vehicles, new & used Continental United States \$1 buyout finance leases & loans, 10% purchase option leases, and FMV leases 2-7 year payment terms Pharmacy, dental, medical, hospital, high tech, broadcasting, colleges, and industry \$5,000 - \$1,000,000 (most of our customer's capital purchases are from \$30k - \$250k) Very good to excellent credit Our 12-lender quotation includes a range of rates and terms from banks and other lend

Our 12-lender quotation includes a range of rates and terms from banks and other lenders 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)

PHONE / FAX:	MAILING ADDRESS:	FEDEX / COURIER ADDRESS:	CORPORATE ADDRESS:
800-400-5060 PH	P.O. Box 500110	11835 CARMEL MT. RD.	11440 W. BERNARDO CT.
858-451-0400 PH	SAN DIEGO, CA	SUITE # 1304-351	SUITE # 300
858-451-0033 FAX	92150	SAN DIEGO, CA 92128	SAN DIEGO, CA 92127
Web: www.investmentleasing	ng.com Calif.Real Estat	e Broker License #00528469 Calif. Finance	e Lender/Broker License #603H958



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

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) Operatin Financing: Equipment Finance Agreements (E Healthcare Industry Small Workin Medical Accounts Receivable Finar	- FA) g Capital Loans (for any business use)	
Term:	2-5 years generally (up to 7 years for (Operating Leases)	
Equipment Types:	Equipment - Healthcare, Broadcast, vi Software - 100% software program Vehicles - Commercial use such as am	rtually any type, especially essential uso bulance, tractors, lab vehicles	e & money making
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 oth Sole Proprietors, Professional Corpora	er start-ups ations & LLC, Partnerships, Corporation	s
Dollar Amount Ranges:	\$3,000 - \$100,000 Application Onl \$100,000 - \$500,000 Middle Market \$500,000 - Unlimited Major Market		eded)
Target Profile:	*\$25,000 - \$100,000+	rofessionals, Broadcasting Industry *(Quality Credits
Rates & Plans:		an be structured at or below those of a customer to compare and select and ea	
Vendor Programs:	#2 Share-A-Lease Program - You get c	th borrower name & number and we do redit application & sign customer I in conjunction with #3 w/o our name o	

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		(This is an example	of how Quick Quot	te looks)	
Equipment Lease / F	Purchase Finance	<u>cing</u>		Cost of Equipment:	\$100,000
1. Change & fill in yell	ow area informatio	on	THUESTMENT	Income Tax Bracket:	30%
2. Print to a PDF and e	email to anyone		INVESTMENT LEASING COMPANY	Months left this year:	10
3. Open credit applica	CREDIT APPLICATION				
	\$5K-\$5 Million, new, used business equipment, software, install / maintenance, solar, almost anything!				
Leasing agent: Bruce	Foirnash, 800-40	00-5060 x101, or cell: 858-735-52	71, fax: 858-451-0033.		brucef@investmentleasing.com
PAYMENTS:		OPTION 1:	OPTION 2:	OPTION 3:	OPTION 4:
Months	Payments In Advance	Preferred: \$1 buyout, best credit 3+ yrs co. age	Preferred: 10% buyout, best credit 3+ yrs co. age	Standard: \$1 buyout 2 years in business	Startups & Challenges: \$1 buyout
24	1	\$4,631	\$4,199	\$4,707	\$6,242
24	2	\$4,607	\$4,214	\$4,676	\$6,055
36	1	\$3,178	\$2,891	\$3,257	\$4,859
36	2	\$3,163	\$2,893	\$3,236	\$4,713
48	1	\$2,454	\$2,236	\$2,535	\$4,211
48	2	\$2,441	\$2,234	\$2,518	\$4,085
60	1	\$2,020	\$1,846	\$2,103	\$3,853
60	2	\$2,010	\$1,842	\$2,089	\$3,738
60	3	\$2,000	\$1,839	\$2,076	\$3,626
72	1	\$1,731	* Please call for additional information	n and also, many other programs are	available!
72	2	\$1,723	* Chart dated 2/19/2017 and subject t	to change without notice	
60	1 MO DEFER	\$2,030	* Payments are plus sales or use taxe	es, fixed for the term	
60	3 MO DEFER	\$2,050	* Partial or full pre-funding of invoice(s) available, \$100-\$250 fee	
60	6 MO DEFER	\$2,081	* Bank document fees from \$100-\$45	0 depending on the size of the trans	action.
60	9 MO DEFER	\$2,115	* Inspection fees if needed are \$145 a		
TAX SAVINGS (IRS Se	ction 179 write of	<u>f):</u>			
YEAR 1:		\$30,000	\$30,000	\$30,000	\$30,000
AFTER TAX COST, YE	AR 1:				
COST OF EQUIPMENT	Γ:	\$100,000	\$100,000	\$100,000	\$100,000
(LESS TAX SAVINGS	5):	\$30,000	\$30,000	\$30,000	\$30,000
NET COST OF EQU	IP.	\$70,000	\$70,000	\$70,000	\$70,000
CASH FLOW, YEAR 1:	<u>.</u>	(The following is based of	on 60 months, 2 advance payments):		
PMTS. LEFT THIS YR	+ADV:	\$20,098	\$18,424	\$20,894	\$37,382
(LESS TAX SAVINGS	5):	\$30,000	\$30,000	\$30,000	\$30,000
(-) DENOTES SUR	RPLUS:	-\$9,902	-\$11,576	-\$9,106	\$7,382
"Submit" button emails to) us:	IRS SEC 179	BENEFITS - LEASING	ADVANTAGES - ILC	VENDOR PROGRAMS

Leases and loans will be arranged or made pursuant to Calif. Dept. of Business Oversight Finance Lender Law, License #603H958.

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****Please fax or scan and email completed application to: Bruce Forinash, Investment Leasing Co. brucef@investmentleasing.com fax: 858-451-0033

Name & phone number for office contents insurance:

For questions please call: 800-400-5060 x101 (Available from Quick Quote)

BUSINESS

EQUIPMENT	FINANCE	APPLICA	ATION
		/	

CUSTOMER (EXACT LEGAL NAME)		DBA	DBA								
PRIMARY BUSINESS STREET ADDRESS (NO P.O. BOXES)	PRIMARY BUSINESS STREET ADDRESS (NO P.O. BOXES)			C	CITY		STATE	ZIP		FEDERAL TAX	ID NO. / EIN (REQUIRED)
PHONE NO.	CELL NO.			FAX NO. EMAIL							
BUSINESS DESCRIPTION (DETAIL BUSINESS ACTIVITIES-V	WHAT DOES YOUR COMPANY DO?)	YEARS IN BUSIN	IESS	YEARS UN		NT OWNE	RSHIP	PREVIOUS	YEAR GROSS AN	NNUAL SALES (REQUIRED)
		SHIP]LLC	GOV"	T/MUNI	TAX EXEN	ирт NO. <mark>(</mark> /	ATTACH (CERTIFICATE)	
EQUIPMENT LOCATION STREET ADDRESS (NO P.O. BOXES	5)	CITY				COUNTY				STATE	ZIP
BILLING ADDRESS (IF DIFFERENT THAN ABOVE)			CITY							STATE	ZIP
						f Partnersh	iip) with	an equ	ity interes	t of 25% or m	ore and each guarantor
as well as any one individual with a significant a OWNER / PARTNER / MEMBER / GUARANTOR	ibility to manage or control t	TITLE	e addendum i	it neede		SECURITY NC	D.			% OWNED	DATE OF BIRTH
HOME STREET ADDRESS		CITY				ST	ATE	ZIP		HOME PHONE	NO.
OWNER / PARTNER / MEMBER / GUARANTOR		TITLE			SOCIALS	SECURITY NC	D.	[% OWNED	DATE OF BIRTH
HOME STREET ADDRESS		СІТҮ				STA	ATE	ZIP		HOME PHONE	NO.
BANK AND SECURED LOAN OR	LEASE REFERENCE	ES Use adder	ndum if neede	ed for a	dditional ref	ferences.					
BANK / FINANCE COMPANY	CONTACT		PH	ONE NO.					ACCOUNT	ΓNO.	
BANK / FINANCE COMPANY	CONTACT		PH	ONE NO.					ACCOUNT	ſ NO.	
VENDOR INFORMATION											
DEALER / DISTRIBUTOR NAME					CONTACT					TELEPHONE N	10.
EQUIPMENT DESCRIPTION / TE	ERMS OF SALE If ava	iilable, provid	le Sales Order	r with ec	quipment list	t and pricir	ng detail	s as ado	lendum.		
EQUIPMENT DESCRIPTION		IEW US		R IF USED	TERM		F-TERM OF		FN	и 🗌 от	HER
ECOA NOTICE: DISCLOSURE OF RIGHT TO REQUEST written statement of the specific reasons for denial. you are notified of our decision. We will send you a creditors from discriminating against credit applicant part of the applicant's income derives from any publ compliance with this law concerning the creditor is th	To obtain the statement, please written statement of reasons s on the basis of race, color, re lic assistance program; or becau	contact Credit for the denial ligion, national use the applica	t Manager, within 30 days I origin, sex, ma ant has in good	of receiv arital sta faith exe	ving your requ tus, age (prov ercised any rig	uest for the vided the ap	e stateme oplicant h he Consu	ent. Not las the c lmer Cre	ice: The fe apacity to e dit Protecti	deral Equal Cre enter into a bin ion Act. The fee	within 60 days from the date dit Opportunity Act prohibits
REPORTING AND NEGATIVE INFORMATION . We made credit report.	ay report information about yo	ur account to o	credit reporting	g agencie	es. Late paym	ients, misse	d payme	nts, or a	ther defaul	ts on your acco	ount may be reflected in your
REPRESENTATIONS, AUTHORIZATIONS, AND AGREE family, or household purposes and the applicant agre and its affiliates, and third parties acting for or on b accounts and to obtain credit reports and other cred this application or any credit provided to you by us application or your credit experience, capacity or sta	ees that consumer credit laws s ehalf of bank, and any assigned it information from any credit r and the administration of our	hall not apply. es or transfere eporting agence contracts with	The applicant a ees of any credi cy or credit gra h you and as o	and each it extend intor. Yo otherwise	owner signir led to you by u authorize u required or	ng this appli bank (colle is to hold, u permitted	any fina ication, a ectively, " ise, excha by law, ii	ncing fo nd each we" or ' inge and ncluding	r personal guarantor ('us"), to ch disclose in without lin	property to be collectively, "y eck credit infor formation obta mitation any of	 used primarily for personal, ou" or "your") authorize bank rmation, references and bank ined by us in connection with f the foregoing regarding this
TCPA NOTICE: You agree that Bank, Bank affiliates, a consent to Bank, Bank affiliates, agents and service artificial voice messages, text messages, e-mails and you provide to us at any time, including a number for	providers to use written, electr /or automatic telephone dialing	ronic or verbal g systems. You	means to cont agree Bank, Ba	tact you. ank affili	This consent ates, agents a	t includes, b and service	provider:	limited	to, contact	by manual cal	ling methods, prerecorded or
INDIVIDUAL AUTHORIZATION: By signing below, the review his/her personal consumer report from any re provide you with the name and address of the person	e undersigned individual who is eporting agency in connection n to whom the request for any	either a princi with this applic consumer repo	ipal of the cred cation, whether ort was made. Y	dit applic r or not l You are e	ant or a perso his or her crea entitled to rec	onal guaran dit is being ceive certair	ntor of its relied up n informa	obligati on in co tion froi	ons, provid nnection w n that repo	les bank writte ith this applicat orting agency u	n authorization to obtain and tion. If you request, bank will pon request.
By signing this application, the undersigne this application is true, correct and compl							n and ti	hat the	e informa	tion provide	ed in connection with
X											
APPLICANT/AUTHORIZED REPRESENTATIVE	E/GUARANTOR SIGNATUR	RE	TIT	LE						DATE	
X APPLICANT/AUTHORIZED REPRESENTATIVE	E/GUARANTOR SIGNATUR	RE	TIT	LE						DATE	

****Please also send page 1 for the 3 most recent Co. bank statements, this

will enable us to have a 3-month average balance without calling the bank.

3 BEST REASONS FOR EQUIPMENT & SOFTWARE SALES REPRESENTATIVES TO REFER THEIR CUSTOMER TO A LEASING CO.

#1 CLOSE THE SALE

Selling payments not just cash payments is a proven technique to close more sales! Imagine how slow our economy would be if all of the car dealers, home sellers, all the top commercial and residential equipment dealers and everyone else sold based on cash only. Even Ford motor company was selling payments for new Model T Fords in 1914, shouldn't you be promoting leasing at every moment to close more sales?

#2 CONTROL

You control the sale if you control the financing! Haven't you lost sales when the customer states he is going to his bank for a loan, and then he never returns or takes weeks or months to complete the financing or just gives up. You can solve all that with a referral to a financier you know and trust that can give you daily briefings, tell you if the completion is trying to get in on the sale, and then quickly bring you a big check!

#3 COMMISSION

Earning a commission is what we are all here for. Your commission might be built into your salary, but we all must produce and sell things to stay in business and employed so don't let down your guard and loose control of the sale and risk your commission!

4 WAYS SALES PERSONNEL SHOULD BE USING LEASING AND FINANCING TO HELP THEIR PROSPECTS AND CUSTOMERS

#1 VERBALLY

On phone (land line or cell) and in person when speaking with your prospect and influencer, during a demo, trade show, radio ads, giving a public address, or social gathering, having your prospect speak with your leasing agent, and many more!

#2 ELECTRONICALLY

When contacting your prospect and influencer and leaving a voice mail, video on You Tube, sending a personal or broadcast email, text messages, electronic invoices, sending your prospects leasing co. contact information, electronic quotes, electronic credit applications, and many more!

#3 ON PAPER

On every advertising piece of paper including newspaper, your business card, envelopes, letter correspondence, quotations, proposals, contracts, invoices, leasing co. literature including business cards, leasing co. quote, application form, follow up letters, and more!

#4 MENTALLY

You are familiar with training your customers to "think of you" so work to train them to "think of your great low cost payment terms" at the same time!

5 WAYS TO EARN *INCREMENTAL SALES* AND INCOME BY OFFERING LEASING DURING EVERY OPPORTUNITY

Definition: "Incremental revenue"; The increase in revenue from the previous revenue to the new higher revenue.

#1 SELL STALLED OUT "CASH" PROSPECTS

Selling payments during the entire prospecting and sales cycle rather than "a cash payment in full" is a key element to help you close the sale! A "cash buyer" who will only buy if he pays cash and doesn't want to part with his cash now does you no good at all, offer leasing!!

#2 CONTROL AND FUND SALES DELAYED OR STALLED AT YOUR CUSTOMER'S OWN BANK

When you refer the customer to your favorite lender, you gain a direct information pipeline to all of the unusual things that could threaten your sale by keeping in touch with your financier. Letting the customer go to his own bank and letting the financing stall out due to many potential delays is no way to sell and win.

#3 LOW COST MIND RIGHT FROM THE BEGINNING THAT LEAD TO MORE DEMOS (& SALES)

Selling payments will get you more demos and more sales, it is a proven fact! Major successful companies that sell cars, homes, computers, jewelry, almost anything that advertise payments rather than cash price generate buzz, calls and demos!

#4 YOUR HARD WORKING LEASING AGENT SHOULD BE YOUR ALLY

You are in business to earn a commission in some form or another, maybe it is included in your salary but the key reason you do what you do is to earn money on the sale of your goods and services and controlling the financing is the #1 best way to do that. Your leasing agent is an information pipeline to how the financing is proceeding and if any of your competitors have been asking your customer and your leasing agent if they can try to take the sale away!

#5 LEASING COMPANYS THAT OFFER MULTIPLE LENDERS

A leasing company that has your best interests at heart has many lenders to select from! Your customer is provided with competitive bids and there are many lenders to try if the financing is turned down by one, two, three, or more of your leasing agent's lenders



Healthcare
High Technology
Broadcasting
Colleges
Industry
Municipal / Govt.

10 OF THE BEST REASONS TO OFFER OUR LEASING PROGRAMS



- 1. **INCREASING YOUR SALES** by employing one or more of our over 33 different vendor programs!
- 2. **SAVE TIME** since we do almost all the work for you including getting the application & signing
- 3. **SIMPLE & EASY PROCESS** because we take care of all the complexities of financial options
- 4. **GREAT RATES AND PROGRAMS** available to sell payment rather than full cash price
- 5. **HIGH APPROVAL RATIO** due to having many lenders and 22 years of experience
- 6. **PROFESSIONAL IMAGE** for your referrals to help you look good and complete your sale
- 7. **EXCELLENT SERVICE** fast approvals and fundings with your one point of contact
- 8. **COMMUNICATION IS EASY** with fast and convenient email, cell service & paging
- 9. **AUTOMATED FROM A-Z** since 1987 we have used state-of-the-art automation in all departments
- 10. **ON-GOING TRAINING** to show your sales representatives how to use leasing to increase sales

PHONE / FAX:	MAILING ADDRESS:	FEDEX / COURIER ADDRESS:	CORPORATE ADDRESS:
800-400-5060 PH	P.O. Box 500110	11835 CARMEL MT. RD.	11440 W. BERNARDO CT.
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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.



<u>THE CHALLENGE</u>: 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, Phone ext. 101 <u>brucef@investmentleasing.com</u>

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*	Colleges

- f Industry
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VENDOR PROGRAMS- 3 MAIN TYPES DESIGNED TO HELP YOU SELL MORE!

Thank you for the opportunity to present our newest equipment leasing programs! Each program has it's own unique advantages to your firm and is available to you depending on the leasing volume you project. Each program includes our <u>"Investment Leasing Quotation Software</u>" for you to include with every quote you give, in addition to our <u>"Investment Leasing Continuing Education Courses"</u> to help your sales representatives learn more and more about how leasing increases sales and profits for your sales persons and your Company

\square	PROGRAM #1	
\square	FILOUNAIN #1	REFER-A-LEASE PROGRAM
		You just call us with the company name, contact, and phone number on your
		pending sale and we will do everything else! We will immediately call your
		contact and (1) answer leasing and pricing questions, (2) get the credit
		information, (3) have the lease agreement signed, and of course,
		Fed-X your check to you!
\boxtimes	PROGRAM #2	SHARE-A-LEASE PROGRAM
		You fill out the credit application as part of the selling process and fax it in
		to our credit department and we will do everything else just as with the
		"Refer-A-Lease Program".
\boxtimes	PROGRAM #3	PRIVATE LABEL LEASE PROGRAM
		This program works just like the "share-Lease Program" with the
		following additional features;
		(1) Your Company name appears as the leasing company name to give
		your firm the maximum identity and control of your customer.
		(2) You have your sales representative(s) present the lease agreement
		to the customer for signature to speed and control the process.
		(3) Your firm receives special "VIP" status in exchange for giving us
		a "first right of refusal" on all credit applications you have.

Please telephone me regarding these programs so that I can show you how leasing can help increase your sales!

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VENDOR'S SALES REPRESENTATIVE TRAINING SUBJECTS (PARTIAL LIST)

YOUR CUSTOMER'S CHALLENGE TO OVERCOME:

THE PROSPECT STATES "THE EQUIPMENT AND OR LEASE COSTS TOO MUCH"

CUSTOMER HAS A NEW BUSINESS OR JUST PURCHASED

CUSTOMER HAS BLEMISHED PERSONAL OR CORP. CREDIT

CUTOMER HAS A LOW QUOTE FROM YOUR COMPETITION

YOUR PROSPECTS SAYING "NO" TO YOUR CASH QUOTE

BAD EXPERIENCE WITH A LEASING CO. MAKING PROSPECT MAD

LET'S PUT OFF THE SALE, I DON'T SEE THE RETURN ON THE MONEY

CASH FLOW IS NOT GOOD ENOUGH

WHAT TAX BENEFITS/

THE CUSTOMER HAD A HASSLE WITH A LENDER BEFORE

SOME LENDERS GIVE POOR SERVICE, YOU CAN'T REACH THEM

MY CUSTOMERS DON'T KNOW ABOUT LEASING

ECONOMY IS SLOWING, I WANT TO HOLD OFF ON THE PURCHASE

COURSE SUBJECT TITLE THAT HELPS SOLVE THESE PROBLEMS:

OUR COURSE TITLED "WHAT IF LEASING COST NO MORE OR EVEN LESS THAN PAYING CASH?"

NEW BUSINESS HANDLING COURSE

BLEMISHED CREDIT SOLUTIONS COURSE

MATCH AND BEAT "ANY" RATE SOLUTIONS COURSE

USE LEASING TO QUOTE SMALL MONTHLY PAYMENTS

OUR COURSE ON OUR 40-POINT FULL DISCLOSURE CHECKLIST

OUR COURSE ON HOW TO USE OUR SHORT OR LONG SPECIAL "RETURN ON INVESTMENT" SOFTWARE

OUR COURSE ON HOW CASH FLOW IS IMPOROVED WITH A LEASE

OUR COURSE ON USING THE DRAMATICALLY INCREASED IRS SECTION 179 TO SELL LEASING

OUR COURSE ON ALL THE THINGS WE DO TO MAKE IT EASY

OUR COURSE ON HOW TO ALWAYS REACH AN AGENT AND SOLVE CHALLENGES YOURSELF

OUR COURSE ON HOW TO PROMOTE LEASING ON EVERY QUOTE, LITERATURE, AND ON YOUR WEB SITE

OUR COURSE ON HOW TO OVERCOME ALMOST ANY OBJECTION SIMPLY

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