



Investment Leasing Co.

Leasing & Financing Equipment Since 1986

Equipment, Software, Vehicles

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)

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.com		Calif. Real Estate Broker License #00528469	Calif. Finance Lender/Broker License #603H958

Bank Authorized
Equipment Leasing & Financing Agents



- * 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) 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		

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.com			
Calif. Real Estate Broker License #00528469		Calif. Finance Lender / Broker License #603H958	

(This is an example of how Quick Quote looks)

Equipment Lease / Purchase Financing

1. Change & fill in yellow area information

2. Print to a PDF and email to anyone

3. Open credit application PDF and email to anyone



Cost of Equipment: **\$100,000**

Income Tax Bracket: 30%

Months left this year: 10

Apply now:

CREDIT APPLICATION

\$5K-\$5 Million, new, used business equipment, software, install / maintenance, solar, almost anything!

www.investmentleasing.com

Leasing agent: Bruce Foirnash, 800-400-5060 x101, or cell: 858-735-5271, fax: 858-451-0033.

brucef@investmentleasing.com

<u>PAYMENTS:</u>		<u>OPTION 1:</u>	<u>OPTION 2:</u>	<u>OPTION 3:</u>	<u>OPTION 4:</u>
<u>Months</u>	<u>Payments In Advance</u>	<u>Preferred: \$1 buyout, best credit 3+ yrs co. age</u>	<u>Preferred: 10% buyout, best credit 3+ yrs co. age</u>	<u>Standard: \$1 buyout 2 years in business</u>	<u>Startups & Challenges: \$1 buyout</u>
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 and also, many other programs are available! * Chart dated 2/19/2017 and subject to change without notice * Payments are plus sales or use taxes, fixed for the term * Partial or full pre-funding of invoice(s) available, \$100-\$250 fee * Bank document fees from \$100-\$450 depending on the size of the transaction. * Inspection fees if needed are \$145 and may be waived upon request.		
72	2	\$1,723			
60	1 MO DEFER	\$2,030			
60	3 MO DEFER	\$2,050			
60	6 MO DEFER	\$2,081			
60	9 MO DEFER	\$2,115			

TAX SAVINGS (IRS Section 179 write off):

YEAR 1:	\$30,000	\$30,000	\$30,000	\$30,000
---------	----------	----------	----------	----------

AFTER TAX COST, YEAR 1:

COST OF EQUIPMENT:	\$100,000	\$100,000	\$100,000	\$100,000
(LESS TAX SAVINGS):	\$30,000	\$30,000	\$30,000	\$30,000
NET COST OF EQUIP.	\$70,000	\$70,000	\$70,000	\$70,000

CASH FLOW, YEAR 1:

(The following is based on 60 months, 2 advance payments):

PMTS. LEFT THIS YR +ADV:	\$20,098	\$18,424	\$20,894	\$37,382
(LESS TAX SAVINGS):	\$30,000	\$30,000	\$30,000	\$30,000
(-) DENOTES SURPLUS:	-\$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.

Copyright ILC 2017©

****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 APPLICATION

CUSTOMER (EXACT LEGAL NAME)		DBA				
PRIMARY BUSINESS STREET ADDRESS (NO P.O. BOXES)			CITY	STATE	ZIP	FEDERAL TAX ID NO. / EIN (REQUIRED)
PHONE NO.	CELL NO.	FAX NO.		EMAIL		
BUSINESS DESCRIPTION (DETAIL BUSINESS ACTIVITIES—WHAT DOES YOUR COMPANY DO?)		YEARS IN BUSINESS	YEARS UNDER CURRENT OWNERSHIP		PREVIOUS YEAR GROSS ANNUAL SALES (REQUIRED)	
<input type="checkbox"/> CORP <input type="checkbox"/> SUB S <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> PROPRIETORSHIP <input type="checkbox"/> LLC <input type="checkbox"/> GOV'T/MUNI					TAX EXEMPT NO. (ATTACH CERTIFICATE)	
EQUIPMENT LOCATION STREET ADDRESS (NO P.O. BOXES)		CITY	COUNTY		STATE	ZIP
BILLING ADDRESS (IF DIFFERENT THAN ABOVE)		CITY			STATE	ZIP

OWNERSHIP INFORMATION Information required for each owner (Sole Proprietor or Managing Partner of Partnership) with an equity interest of 25% or more and each guarantor as well as any one individual with a significant ability to manage or control the entity. Use addendum if needed.

OWNER / PARTNER / MEMBER / GUARANTOR	TITLE	SOCIAL SECURITY NO.		% OWNED	DATE OF BIRTH
HOME STREET ADDRESS	CITY	STATE	ZIP	HOME PHONE NO.	
OWNER / PARTNER / MEMBER / GUARANTOR	TITLE	SOCIAL SECURITY NO.		% OWNED	DATE OF BIRTH
HOME STREET ADDRESS	CITY	STATE	ZIP	HOME PHONE NO.	

BANK AND SECURED LOAN OR LEASE REFERENCES Use addendum if needed for additional references.

BANK / FINANCE COMPANY	CONTACT	PHONE NO.	ACCOUNT NO.
BANK / FINANCE COMPANY	CONTACT	PHONE NO.	ACCOUNT NO.

VENDOR INFORMATION

DEALER / DISTRIBUTOR NAME	CONTACT	TELEPHONE NO.
---------------------------	---------	---------------

EQUIPMENT DESCRIPTION / TERMS OF SALE If available, provide Sales Order with equipment list and pricing details as addendum.

EQUIPMENT DESCRIPTION	EQUIPMENT DESIGNATION <input type="checkbox"/> NEW <input type="checkbox"/> USED	YEAR IF USED	TERM	END-OF-TERM OPTION <input type="checkbox"/> \$1 <input type="checkbox"/> ____% <input type="checkbox"/> FMV <input type="checkbox"/> OTHER _____
-----------------------	---	--------------	------	---

ECOA NOTICE: DISCLOSURE OF RIGHT TO REQUEST SPECIFIC REASONS FOR CREDIT DENIAL GIVEN AT TIME OF APPLICATION (BUSINESS CREDIT). If your application for business credit is denied, you have the right to a written statement of the specific reasons for denial. To obtain the statement, please contact Credit Manager, _____ within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement. Notice: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is the Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Boulevard, Suite 100, Kansas City, MO 64108.

REPORTING AND NEGATIVE INFORMATION. We may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

REPRESENTATIONS, AUTHORIZATIONS, AND AGREEMENTS. This application is for the commercial or governmental lease of goods and not for any financing for personal property to be used primarily for personal, family, or household purposes and the applicant agrees that consumer credit laws shall not apply. The applicant and each owner signing this application, and each guarantor (collectively, "you" or "your") authorize bank and its affiliates, and third parties acting for or on behalf of bank, and any assignees or transferees of any credit extended to you by bank (collectively, "we" or "us"), to check credit information, references and bank accounts and to obtain credit reports and other credit information from any credit reporting agency or credit grantor. You authorize us to hold, use, exchange and disclose information obtained by us in connection with this application or any credit provided to you by us and the administration of our contracts with you and as otherwise required or permitted by law, including without limitation any of the foregoing regarding this application or your credit experience, capacity or standing, and any credit reports, financial statements and organizational documents.

TCPA NOTICE: You agree that Bank, Bank affiliates, agents and service providers may monitor and record telephone calls regarding your account to assure the quality of service or for other reasons. You also expressly consent to Bank, Bank affiliates, agents and service providers to use written, electronic or verbal means to contact you. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, e-mails and/or automatic telephone dialing systems. You agree Bank, Bank affiliates, agents and service providers may do so using any e-mail address or any telephone number you provide to us at any time, including a number for a cellular phone or other wireless device, regardless of whether charges are incurred as a result.

INDIVIDUAL AUTHORIZATION: By signing below, the undersigned individual who is either a principal of the credit applicant or a personal guarantor of its obligations, provides bank written authorization to obtain and review his/her personal consumer report from any reporting agency in connection with this application, whether or not his or her credit is being relied upon in connection with this application. If you request, bank will provide you with the name and address of the person to whom the request for any consumer report was made. You are entitled to receive certain information from that reporting agency upon request.

By signing this application, the undersigned confirms that the undersigned has read and understands this application and that the information provided in connection with this application is true, correct and complete, and authorizes bank to rely on and use it to evaluate this application.

X		
APPLICANT/AUTHORIZED REPRESENTATIVE/GUARANTOR SIGNATURE	TITLE	DATE
X		
APPLICANT/AUTHORIZED REPRESENTATIVE/GUARANTOR SIGNATURE	TITLE	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

Bank Authorized
Equipment Leasing and Financing Agents



- * 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:

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
SAN DIEGO, CA 92128

CORPORATE ADDRESS:

11440 W. BERNARDO CT.
SUITE # 300
SAN DIEGO, CA 92127

Web: www.investmentleasing.com

Calif. Real Estate Broker License #00528469

Calif. Finance Lender / Broker License #603H958



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,

Phone ext. 101

brucef@investmentleasing.com

PHONE / FAX:

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

SAN DIEGO, CA 92128

CORPORATE ADDRESS:

11440 W. BERNARDO CT.

SUITE # 300

SAN DIEGO, CA 92127

Web: www.investmentleasing.com

Calif. Real Estate Broker License #00528469

Calif. Finance Lender / Broker License #603H958



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 "Investment Leasing Quotation Software" for you to include with every quote you give, in addition to our "Investment Leasing Continuing Education Courses" to help your sales representatives learn more and more about how leasing increases sales and profits for your sales persons and your Company

<input checked="" type="checkbox"/>	PROGRAM #1	<u>REFER-A-LEASE PROGRAM</u> 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, <u>Fed-X your check to you!</u>
<input checked="" type="checkbox"/>	PROGRAM #2	<u>SHARE-A-LEASE PROGRAM</u> 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".
<input checked="" type="checkbox"/>	PROGRAM #3	<u>PRIVATE LABEL LEASE PROGRAM</u> 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!

PHONE / FAX:

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
SAN DIEGO, CA 92128

CORPORATE ADDRESS:

11440 W. BERNARDO CT.
SUITE # 300
SAN DIEGO, CA 92127



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

CUSTOMER 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 IMPROVED 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

PHONE / FAX:

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

SAN DIEGO, CA 92128

CORPORATE ADDRESS:

11440 W. BERNARDO CT.

SUITE # 300

SAN DIEGO, CA 92127