

# LOGIC OF LEASING

## LEASE vs. CASH PURCHASE vs. BANK LOAN

What method is right for your customers... *and most profitable for you?*

<b>CAN MY CUSTOMERS...</b>	<b>LEASE FINANCING</b>	<b>CASH PURCHASE</b>	<b>BANK LOAN</b>
acquire equipment without a substantial cash outlay?	<b>YES</b>	<b>NO</b>	<b>NO.</b> Most banks require a large down payment.
upgrade or add equipment without difficulty?	<b>YES</b>	<b>NO</b>	<b>NO.</b> Most banks require reapplication for another loan.
match payments to their current cash flow?	<b>YES</b>	<b>NO</b>	<b>NO</b>
avoid affecting their bank lines of credit?	<b>YES</b>	<b>N/A</b>	<b>NO.</b> In fact, they will be affecting it a great deal.
delay payments until after the equipment begins to pay off?	<b>YES</b>	<b>NO</b>	<b>NO.</b> Payment required right away.
get approval for financing in one day?	<b>YES</b>	<b>N/A</b>	<b>NO.</b> It could take days or even weeks.
deduct all or most of the monthly payments from their taxable income?	<b>YES</b>	<b>N/A</b>	<b>NO</b>

*Help your customers say YES to leasing!* It's economical and flexible, and puts fewer demands on their cash flow. And it helps you increase sales!

*For information, call Patrick Wilfong*

**888-479-9111** extension 4243

Northeastern Division  
300 Fellowship Road  
Mount Laurel, NJ 08054  
888.479.9111, fax: 888.479.1100  
www.marlinleasing.com





# EQUIPMENT LEASE CREDIT APPLICATION

INTERNAL USE

App # \_\_\_\_\_  
Sales Rep \_\_\_\_\_

www.marlinleasing.com

Northeastern Division • 300 Fellowship Road • Mount Laurel, NJ 08054 • phone: 888.479.9111 • fax: 888.479.1100  
Lease Acceptance Office • 520 Walnut Street, Suite 1150 • Philadelphia, PA 19106 • phone: 800.479.9111 • fax: 800.303.9545

The business equipment you are acquiring can be leased (subject to acceptance by Marlin Leasing) under the following terms:

TOTAL EQUIPMENT COST: \$ \_\_\_\_\_ Term: \_\_\_\_\_ mos. Rate Factor Used: \_\_\_\_\_  
Monthly Payment (plus applicable taxes): \$ \_\_\_\_\_ Purchase Option: \_\_\_\_\_  
Advance Rentals: \$ \_\_\_\_\_ Security Deposit: \$ \_\_\_\_\_ Other: \_\_\_\_\_

**EQUIPMENT BEING LEASED** (Include quantity, make, model, serial number and accessories.)  **CHECK HERE IF EQUIPMENT IS USED.**

\_\_\_\_\_

Equipment Location (If different than below): \_\_\_\_\_  
Street City State Zip

**LESSEE INFORMATION** **MAY WE CONTACT LESSEE IF ADDITIONAL INFORMATION IS NEEDED?**  YES  NO

Full Legal Business Name: \_\_\_\_\_ Contact Person \_\_\_\_\_  
Address: \_\_\_\_\_  
Street City County State Zip  
E-Mail: \_\_\_\_\_ Internet Address: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ Federal Tax ID #: \_\_\_\_\_ Years in Business: \_\_\_\_\_  
Nature of Business: \_\_\_\_\_ Years of Ownership: \_\_\_\_\_  
State of Incorporation/Organization: \_\_\_\_\_ Business Type:  Corp.  Limited Liability Corp.  Partnership  Proprietorship

**OWNERS, PARTNERS OR GUARANTORS**

1) Name: \_\_\_\_\_ Title: \_\_\_\_\_ SS#: \_\_\_\_\_  
Home Address: \_\_\_\_\_ Home Phone: \_\_\_\_\_  
2) Name: \_\_\_\_\_ Title: \_\_\_\_\_ SS#: \_\_\_\_\_  
Home Address: \_\_\_\_\_ Home Phone: \_\_\_\_\_

**BANK INFORMATION**

Name of Bank: \_\_\_\_\_ Bank Officer: \_\_\_\_\_  
Phone: \_\_\_\_\_ Deposit/Check Acct. #: \_\_\_\_\_ Loan Acct. #: \_\_\_\_\_  
Name of Bank: \_\_\_\_\_ Bank Officer: \_\_\_\_\_  
Phone: \_\_\_\_\_ Deposit/Check Acct. #: \_\_\_\_\_ Loan Acct. #: \_\_\_\_\_

**TRADE REFERENCE**

Name of Supplier: \_\_\_\_\_ Contact: \_\_\_\_\_  
Address: \_\_\_\_\_ Phone: \_\_\_\_\_

**VENDOR INFORMATION** **DEALER GROUP CODE:** \_\_\_\_\_

Name: \_\_\_\_\_ Contact Person \_\_\_\_\_  
Address: \_\_\_\_\_  
Street City County State Zip  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-Mail: \_\_\_\_\_

The person(s) supplying the above information certifies to Marlin Leasing Corporation that it is true and correct. The Owners/Partners/Guarantors recognize that their individual credit histories may be a factor in the evaluation of the lease applicant and, thus, authorize Marlin Leasing Corporation or its designee to investigate their personal credit status. This includes obtaining and using their consumer credit reports from time to time in the credit evaluation and collection processes.