

# Fast and Easy Leasing

Companies lease equipment because leasing represents the best use of their financial resources. Businesses that do not lease operate at a competitive disadvantage. They deny themselves the productivity-enhancing effect of better equipment which they could otherwise obtain. They operate with older equipment than they could otherwise afford. Ultimately, they may lose the ability to compete, having higher costs and lower productivity than better-run operations.

## WHY LEASE?

### CONSERVATION OF CAPITAL

When capital is conserved by leasing equipment, it can be used for other company uses (increasing inventories, expanding sales, etc.). The average return on capital in business is 18% AFTER taxes.

### CONSERVATION OF CREDIT

A lease is not a loan. Borrowing reduces lines of credit. Leasing is thus a NEW credit source, which allows the customer increased borrowing capacity.

### OFF BALANCE SHEET FINANCING

An operating lease keeps the debt, and the corresponding asset, off the company's balance sheet. Therefore, borrowing debt covenants are circumvented, financial ratios are enhanced, borrowing capacity is increased and the company appears healthier.

### ELIMINATES OBSOLESCENCE

The latest technology is available which maintains competitive edge. Structured leases can allow upgrade and trade-up options to all of our customers.

### TAX BENEFITS

A True lease generally allows 100% of the monthly payment to be expensed where as bank financing would only allow expensing the interest costs (Accelerated Depreciation).

## Leasing and Equipment Finance

Commercial Capital Ltd. provides **leasing** and **equipment finance services** to businesses across the United States.

We specialize in leases for **new and used equipment** as well as **new and used titled vehicles** (including trucks, trailers, pickups, cars, pickups, and vans) from \$1,000 up to \$500,000. We have leasing programs for both **new and established businesses**.

## Fast and Easy!

Commercial Capital Ltd. is committed to a **fast and easy equipment finance and leasing** process. A few of the many advantages of working with us include:

- Common Sense Approach to Credit
- Prompt Credit Decisions and Funding
- Both Scored and Non-Scored Leasing Programs
- Low, Competitive Rates
- Nationwide Lender and Programs
- Experienced, Professional Staff

We work hard to make the leasing process as fast and easy as possible for our clients.

## Get Started!

Getting started is simple. Fill out the application and fax it to 866-261-7843.

We look forward to helping you with all your **leasing and equipment financing** needs.

### Vehicle Leasing / Equipment Leasing

- Medical
- Office
- Restaurant
- Commercial
- Computers
- Software
- Furniture
- Sprinter Vans
- Trucks
- Trailers
- Automobiles
- Pickups
- Vans
- New & Used!

## POTENTIAL BENEFITS OF LEASING

### TAX BENEFITS

A True lease generally allows 100% of the monthly payment to be expensed where as bank financing would only allow expensing the interest costs (Accelerated Depreciation).

### FLEXIBLE FINANCING

Leasing provides fixed rate financing with specially structured terms to accommodate the specific need of each and every company. These structured leases include step-up, step-down, deferred, and seasonal payment plans. Term flexibility of 12 - 84 months.



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