

LOGIC OF LEASING

LEASE vs. CASH PURCHASE vs. BANK LOAN

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

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

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!

MARLIN LEASING
300 Fellowship road
Mount Laurel, NJ 08054
ASK FOR DAWN BETHEL
(888) 479 9111 EXT 4114
DBethel@marlinleasing.com





EQUIPMENT LEASE CREDIT APPLICATION

INTERNAL USE
App # _____
Sales Rep **DAWN BETHEL**

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.