

EQUIPMENT LEASING WORKS FOR ALMOST EVERY KIND OF BUSINESS

Business world fact: 80% of US businesses lease some or all of their business equipment, and nearly 95% say they would lease again.



To Apply, see your local dealer for the Lanco Financial, LLC Lease Credit Application or call 813-220-4807 / 772-530-0184.

LEASE STRUCTURE*

Lessor: Lanco Financial, LLC

Term: 24 or 36 months

Type: Fair Market Value Lease (FMV)

Equipment: New Gravely Commercial Equipment

Customers: Commercial Only

IMPORTANT NOTICE: Nothing herein shall be construed as an approval or commitment to finance or for provision of other service by Lanco Financial, LLC and its affiliates to any person. All transactions are subject to final credit approval by Lanco Financial, LLC and the execution of mutually satisfactory documentation.

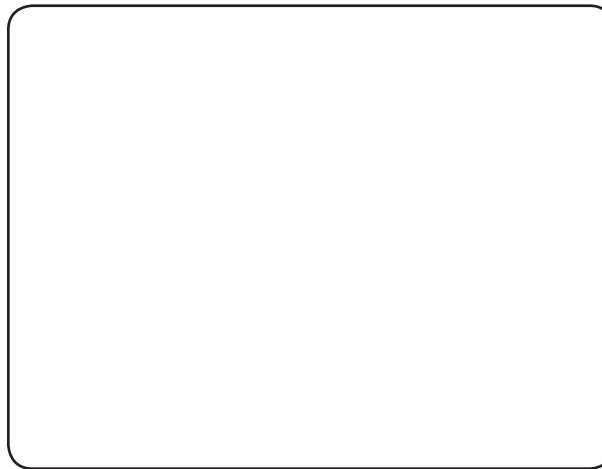
**Other terms available upon request.*



TO APPLY, CALL:

813-220-4807

772-530-0184



An *Ariens* Company Brand

LEASE PROGRAM



LEASING: THE SMART CHOICE

FAQ

- **PURCHASING POWER** - Lease/financing allows you to acquire more and/or higher-end equipment NOW.
- **100% FINANCING/NO MONEY DOWN** - You may finance up to 100% of your equipment cost. Software, maintenance, freight, installation and training may be included in the lease. Large down payments are usually not required, unlike a bank.
- **CONVENIENCE/SPEED** - Leasing is convenient and fast. You spend a few minutes arranging a lease. Lanco Financial, LLC does the rest. You can respond quickly as your need for equipment arises. You can be approved for a lease quickly through minimal documentation and you can have the products you need soon after.
- **CONSERVE WORKING CAPITAL** - Cash isn't tied up in equipment purchases. Compare a monthly payment to a large cash outlay. Leasing allows the equipment to be paid for as it generates revenue.
- **ALL CREDIT GRADES** - Leasing can be ideal for people who cannot qualify for tougher bank criteria. We offer competitive pricing for all credit situations.
- **FLEXIBILITY** - We can custom-structure a lease to meet your business's needs; including monthly, quarterly, seasonal or step payments with one to five year terms available.

WHAT TYPE OF PAYMENT STRUCTURES ARE AVAILABLE ?

We offer several choices to suit any customer's requirements. Examples:

Master Lease - Offers a very convenient way to add more equipment to your existing lease.

Seasonal Payments - This leasing form restricts payments to certain months of the year only, so you can better plan for slow business periods.

Step Payment - This lease enables you to benefit from low starting payments that increase over time, so equipment can be used to generate revenue at low initial capital cost.

WHAT ABOUT END OF LEASE OPTIONS?

Again, there are choices to fit all business needs and equipment types. Examples:

Fair Market Value Lease (FMV) - Delivers the lowest monthly payment with flexible purchase options at lease end.

Fixed Purchase Option - This option is for customers that favor the flexibility of an FMV lease, but want to cap their equipment buyout at a certain percentage of the equipment value.

\$1.00 (or \$125.00) Purchase Option - This lease is for customers who know their equipment will hold its value and will want to buy it at the end of the lease term.

WHAT FACTORS ARE USED TO DETERMINE CREDIT WORTHINESS?

The elements of our one page lease application: length of time in business, references from banks and trades, and D & B and credit bureau ratings.

HOW CAN I DECIDE WHAT IS THE BEST LEASE FOR MY COMPANY?

Your Lanco Financial Account Executive will become your partner. Each is trained and experienced in guiding you through your financing options and helping you understand how financing can help you achieve cash flow and capital expansion goals.

