



## Why do businesses of all types and sizes choose to Lease and/or Finance with First Option?

### The X Factors:

- **Speed + Simplicity:** Upon submission of your application, our specialists will contact you within 2 to 4 hours with a simple plan of execution & recommendation for your equipment purchase.
- **Depth:** We offer a free consultation for you on Business & Personal credit enhancement protocols.
- **Unique Programs:** Unlike many leasing companies, we have Early Pay Off options that allow for early termination through reduced financing charges. We also offer Start Up programs at competitive rates.
- **Higher Approval Ratios:** Because of our programs and credit technologies we are able to approve more than double the applicants compared to our industry standards. "A through D" credit opportunities available.

### Several Advantages Include:

**Conserve Working Capital:** Due to the sizable cash outlay involved in purchasing new technology businesses lease to conserve working capital. Leasing or Financing new technology often wins out in the "lease vs. buy" analysis if your business has more important alternate uses for the cash on hand.

Cash on Hand for Day to Day Bills! Growth! Stability! New Hires! New Inventory! Emergencies!

**Preserve Bank Credit lines:** Leasing eliminates credit worries, red tape and hassles. The availability of credit today is quite tough however leasing still remains a simple ease of use option. When new technology is purchased with borrowed funds, credit lines with the bank are reduced, this also equates to **BANK EXPOSURE**. On the other hand, when new technology is leased through a 3<sup>rd</sup> party provider, the business also establishes an additional line of credit with the lessor.

New Line Of Credit! No Exposure to your Bank! No Blanket Asset Liens! No Deposit! Tax Incentives!

**Corporation Only Approvals:** For loans and leases mainstream banks require personal guarantees from majority principal owners. Despite the tough economy and tight credit environment First Option excels in achieving CORP ONLY & APP only approvals. A minimum of five years in business is required to qualify, this along with having a favorable Dun & Bradstreet report as well as having a good overall track record when paying past or current leases and net term accounts.

Builds Business Credit! Off Balance Sheet Potential! No Personal Guarantees needed! Fixed Payments!

**Easier Cash Flow Forecasting:** Equipment leasing equates to dollars per month financing, this helps businesses fit a monthly payment into their budget. Payments are fixed, thus businesses can intelligently budget for the future.

Helps Generate Positive Cash Flow! 100% Financing Available! Flexible Terms & Payment Options!

To receive a complete business credit consultation and evaluation please contact us anytime!

### First Option: Leasing & Simple Financing Solutions

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