



## WHO WE ARE

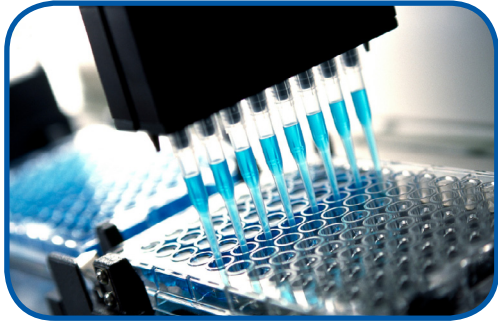
TEQlease Capital has been providing customized equipment leasing solutions for businesses and educational institutions for over a decade. Our customers range from Fortune 100 companies, both public and private, to small and medium businesses, across a multitude of industries including manufacturing, education, distribution, financial services, healthcare, and retail organizations.

## SERVICE

We focus on service, from the beginning of the lease process, throughout the lease term, and at the expiration of the lease. We help our customers throughout the entire equipment acquisition process, including lease closing and documentation, lease administration and billing, and equipment return and auditing. We make sure to take care of the details and to communicate with you at all stages in the process. Our goal is to build a leasing relationship to last.

## EXPERIENCE

We have extensive experience in banking, commercial finance, equipment lease portfolio acquisitions and divestitures, equipment leasing company mergers and acquisitions, asset-based finance, law, accounting, and structured finance. TEQlease has roots in equipment leasing dating to 1980. We invite you to learn more about TEQlease Capital at: [www.teqlease.com](http://www.teqlease.com) and [www.teqleasepartners.com](http://www.teqleasepartners.com).



## IT MAKES SENSE TO LEASE

There are many reasons to use a leasing solution for your next equipment acquisition. At least one of these may be reason enough to choose to lease:

- **Protection from Obsolescence.** Leasing allows you to match the lease term to your determination of the equipment's useful life.
- **Conservation of Capital.** Because of the sizable cash outlay involved in purchasing new equipment, many businesses lease to conserve capital.
- **Soft Costs.** A customized lease allows you to "finance" soft costs, including extended warranties, maintenance, installation and freight costs.
- **Lease Structure.** An equipment lease can be structured to address your particular concerns. End-of-term options will drive the tax and accounting benefits sought: these can include \$1 purchase options; open-ended fair market value purchase options; and fair market value purchase options structured with PUTs, caps, and collars.
- **Alternative Financing Source.** Leasing through TEQlease Capital, instead of using existing bank lines, allows you to diversify your sources of capital acquisition.
- **Tax Benefits.** Although you should first talk with your tax department or tax advisor to determine its impact on your business, leasing is considered to be a tax advantage for most businesses.
- **Ability to Work within Budget Limitations.** Purchasing and department managers often have the authority to acquire needed equipment, but only if it fits within operating budget guidelines. Many managers decide to acquire needed equipment by leasing to remain within operating budget requirements.





## END-USER SOLUTIONS

TEQlease Capital takes pride in customizing the best possible lease solution to meet each customer's needs, at the best lease rate. All leases are customized to reflect the way you want to do business. We don't require you to use a rigid equipment lease process, but rather we listen and adapt to your requirements. This includes customized billing formats you pre-approve to integrate your accounts payable procedure. Lease documentation can be limited to a single-page lease document for simple transactions, or a master lease and customized lease schedules for more involved projects. We are "manufacturer neutral" - we will mix equipment manufacturer products in one lease schedule, at one lease rate and with one monthly lease payment, for example, if your capital project is better administered that way. This philosophy carries over to lease administration and reporting, billing, asset management and end-of-lease auditing.

## OUR CUSTOMERS

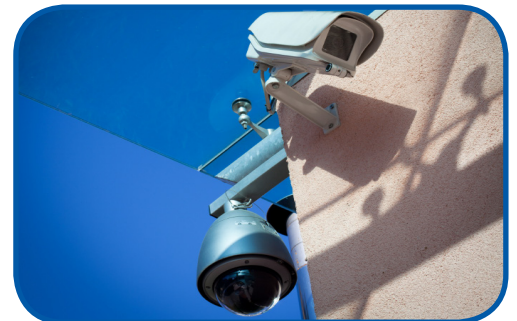


*"As part of the Granada Hills Charter High School mission to provide students with a positive environment where they can develop both academic and practical skills, we are deeply committed to ensuring they have access to computers and other forms of technology that will be critical to utilize during their academic careers and future employment. We are very pleased that TEQlease Capital was able to provide us with flexible equipment lease financing that meets our needs as well as our budget."*

-Walter Wallace, CBO of GHCHS

*"As a provider of surveillance equipment for homeowner associations (HOA) and businesses it is critical for us to work with funders that share our passion for delivering excellent customer service. We have found that to be the case with TEQlease Capital. TEQlease is not only thorough and flexible but it stays one step ahead of the funding process, anticipating our customers' needs. After recently completing lease financing through TEQlease for one of our HOAs, the surveillance equipment we installed recorded vandalism taking place and the HOA was able to resolve the matter. "*

- Dave Siemienski, Sales Director, Perimeter Logics



*"Working with TEQlease Capital has been a pleasure. They have been very precise with their requests and very responsive to our needs. We first selected them to help us secure lease financing for two new champagne tanks and were so pleased with their service we are back again with our second lease for new bottling equipment. With the new equipment in place, we are now able to expand our winery business even further and will be able to offer our winery manufacturing services to three local wineries."*

-Valerie Andrews, Vice President, Oak Mountain Winery



## VENDOR & OEM SOLUTIONS

We structure lease programs for OEM equipment manufacturers to solve specific funding issues. This can include a complete outsourced leasing and finance channel. TEQlease Capital will manage the entire lease process, from original end-user credit review, to documentation, lease administration and transaction closing. Lease processing has guaranteed turnaround times, such as 24 hour or 48 hour processing, depending upon the type of lease. TEQlease Capital pays end-user invoices timely, having promptly solved any vendor lease transaction issues. Each lease transaction and each customer is handled individually, in a professional manner and on a customized basis. A TEQlease Capital OEM equipment lease program can also be a specific niche lease program, or support an existing lease program relationship by providing structured leasing solutions for a particular "out-of-the-box" lease transaction. Have you encountered a lease transaction that warrants credit approval but doesn't meet the requirements of your existing program?

We also provide lease programs for equipment vendors and resellers. Most equipment vendors and resellers have lease financing programs with each of the OEM's they represent, which requires the vendors and resellers to deal with each of the OEM captive finance companies, each in turn having different funding requirements. This requires tracking all of the funding programs and fitting equipment lease transactions into one of the programs. At TEQlease Capital, we are "manufacturer neutral" - we will mix equipment manufacturer products in one lease schedule, at one lease rate and with one monthly lease payment for your customer. And we listen to what your customer needs and we adapt the lease accordingly.



**Customized**

**Flexible**

**Responsive**

**Service**



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