The Power of Lease-Purchase Financing
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A fresh look:

• Types of Leases
• Who are the Leasing Participants?
• What Can Be Leased?
• Why Choose Municipal Leasing?
• When is a Lease Needed?
• How is a Lease Obtained?
• Summary / Advantages
Types of Leases

**Straight Lease/True Lease**
- Lease Rental, no equity built
- Definite term (12-60 months)
- No purchase option, or option to purchase at end of term for FMV or agreed upon price
- Typically offered through the vendor, payments may include maintenance and service

**Lease Purchase/Installment Purchase**
- Build equity with each payment
- Definite term (2-20 years) Level Payments (annual, semi-annual, quarterly, monthly)
- Ownership at the end of the term at no cost, low cost ($1)
- Low interest rates
Who are the Leasing Participants?

*Any state or local govt. or political subdivision, including:*

• State agencies, cities, towns & counties
• School districts, fire districts and volunteer fire depts.
• Hospitals, water and sewer districts
• Qualified 501(c)(3) entities and many other municipal authorities
What Can be Leased?

Virtually anything essential to your municipality including:

• LED Lighting, Energy Projects
• Vehicles, Heavy Duty Equipment
• I/T Equipment, WiFi, Computers
• Public Safety, 911 Centers
• Real Estate & Bldg. Maintenance
LED Lighting:
- Street, Traffic, Roadway
- School Classrooms, Gyms, Outdoor
- Offices, Parking
- Healthcare
- Airports

Energy Projects:
- Energy Mgmt. Solutions
- Water Meters
- Water/Wastewater Facilities
- Energy-Efficient Boilers
- Renewable: Solar, Wind, Cogen, Geothermal
- Energy Storage Systems
What Choose LPF?

- Leasing is an attractive and financially viable option for many municipalities
- Provides effective solutions during revenue shortfalls and other unexpected situations
- Promptly acquire modern equipment and technology upgrades and continue to provide quality public services
- Leasing is not considered debt, it is a line item in your budget
- It is annually appropriated
- The lease term is tied to the useful life of the equipment
- Lower cost to administer a lease versus a bond
- Build equity – 100% ownership
What is LPF Needed?

• When funding must be obtained quickly and economically, leasing is often the perfect solution
• Leasing also helps avoid the time, expense and uncertainty of bond issues
• Equipment can be delivered in phases while benefiting from consistent lease rates
How is LPF Obtained?

• Our convenient bid/quote process helps you quickly get the equipment you need
• We obtain the best rates and terms to assure the most economical financing
• Our flexibility and excellent customer service makes it a seamless process
• We provide educational presentations to optimize your buying power
What are the Key Advantages of LPF?

• No debt created
• Typically, no voter approval
• Conserves working capital
• Builds equity
• Full ownership
• Flexible, convenient, cost-effective
Experience

• MLC helps local governments get the equipment, technology and energy projects they need to provide quality public services

• For over 20 years we've worked hard to earn our reputation as an industry leader providing innovative financing solutions and excellent customer service

• We specialize in solutions!
Performance

• MLC has secured funding in excess of **$1 Billion** for a variety of US municipal lease projects and **$700 Million** in Energy Efficiency Projects

• Working closely with leading financial investors, MLC offers competitive & flexible terms, tailored to your unique needs

• Terms from **2 to 20** years can be arranged, taking full advantage of cost-effective, fixed term and tax-exempt rates
Flexibility

• Our convenient Master Lease document process, timely credit approvals and prompt funding get your project moving.

• In today's challenging economic climate, now is a great time to explore the benefits of Lease Purchase Financing.

• MLC can help you finance those lighting and energy performance projects, vehicle and technology purchases, and so much more.
Commitment & Service

• MLC has been a big part of the success stories of many great towns and cities
• We work harder and smarter to get you the very best lease financing deal that suits your exact needs
• We are proud of great reputation for friendly and fast customer service
• Get in touch with us to learn more! 802.372.8435
Thank You!

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