

# Lease-Purchase Equipment Financing For Equipment You Want To **OWN**

802.372.8435 PowerofLeasing.com PowerOfEnergyFinancing.com

Budgets are tighter than ever in 2023, but MLC can help you complete the essential equipment purchases and technology upgrades you need for schools and municipal services. The MLC team is personalized and very responsive.

We work with you every step of the way to get your project started fast. Contact us today and let's get started!

## **VEHICLES**

School Buses, Fleet, Hybrids Fire / EMS / Police Highway, Maintenance

## **ENERGY PROJECTS**

LED Lighting, Energy Performance Contracts, Renewables, Water, Power, HVAC, Energy Mgmt & Storage

### **TECHNOLOGY**

Computers, Tablets 911/Public Safety, Security Systems, WiFi, FiberOptic



# **Banks Compete To Get You the Best Rates**

## PARTNER WITH MLC TO GET YOUR PROJECTS STARTED FAST!

## Look into the benefits of LPF...

You can do more, even with a tight budget.

## What is Lease-Purchase Financing (LPF)

#### LEASE PURCHASE / INSTALLMENT PURCHASE

- Build equity with each payment
- Definite term (2-20 years) Level Payments (annual, semi-annual, quarterly, monthly)
- Full ownership at the end of the term
- Low interest rates

#### 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

## Who is is using LPF?

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 other municipal authorities

## What are the advantages of LPF?

- Full ownership at the end of the lease term!
- No debt created
- Typically, no voter approval
- Conserves working capital while building equity
- Flexible, convenient, cost effective

## When is LPF the smart option?

- When funding must be obtained quickly and economically, LPF is often the perfect solution
- LPF avoids the time, expense and uncertainty of bond issues
- Equipment can be delivered in phases while benefiting from consistent lease rates

## Why choose LPF in 2023?

- LPF is a budget-friendly option that's also fast and flexible
- LPF provides effective solutions during revenue shortfalls and other unexpected budgetary situations
- Acquire modern equipment and technology to provide quality public services
- Leasing is not considered debt, it is a line item in your budget
- The lease term is tied to the useful life of the equipment
- It is annually appropriated
- Lower cost to administer a lease versus a bond
- Build equity 100% ownership

## What equipment and technology can be leased?

- LED lighting projects: municipal buildings, streets and roadways, public venues school buildings and fields, parking, safety, landscaping
- Energy related projects: energy performance and efficiency projects, controls, mgmt. and storage solutions, HVAC systems, water/power facilities, meters, energy-efficient boilers, cogeneration, solar, wind, geothermal, biomass
- Police / Fire / EMS: Police cars/department vehicles, SWAT, mobile command centers, station-based & mobile tech (radios, wireless systems, A/V, computer systems, radar/lidar, rugged tablets/notebooks, office software, networks, training facilities and equipment (firing ranges, ballistic shields, tactical, body armor, training/rescue equipment, police/court/jail mgmt. systems, turnout wear, respirators, pumper and ladder trucks, defibrillators
- **Vehicles:** Fire trucks, police, EMS, buses, heavy duty vehicles, snowplows/snow removal, airport refueling, trucks, fleet autos, electric and hybrid vehicles, sewer cleaning, garbage trucks, tankers, street sweepers, sewer vac trucks
- **Technology:** computers, tablets/iPads, Chromebooks, software, IT network hardening, wireless systems, routers, fiber, security/surveillance equipment
- Infrastructure: water/wastewater systems, power facilities, energy storage systems, turf mgmt, mapping/GPS, traffic mgmt, parking meters, fueling systems, pumps/generators, disaster/emergency response equipment

## Why is it smart to partner with MLC?

- Banks are competing for your financing which means you will get the best market rates for your project
- Our convenient bid/quote process helps you quickly obtain the equipment you need to get your project started fast
- MLC has a reputation of excellence, integrity and superior service
- Our extensive industry experience helps make the process trouble-free
- We can provide presentations to optimize your buying power
- MLC is a premier supporter and sponsor of over 30 municipal associations
- MLC President is an active member of AGL&F and former BOD member
- MLC is a woman-owned and family-run business



Nearly 3 decades of excellent service and hundreds of satisfied clients all across the USA!



Call today to discuss all of the LPF options for your upcoming project.

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