



Top 5 Reasons Why A Lease Is Better Than A Bank Loan!

5 - Ease and Speed of Application Process

- PCG can approve your customer for **up to \$100,000** on just a credit application **within 4-6 business days**.
- Banks often take days to weeks for a similar decision and frequently request tax returns and financial statements



4 - Flexibility

- PCG offers standard lease terms of 2-5 years, but we also offer creative payment plans to meet your customer's needs such as step, seasonal, and deferred leases.
- Banks typically only offer straight loans for 2, 3, 4, or 5 year terms.

3 - Liens on Businesses

- PCG will only file a UCC-1 lien on the equipment that is being financed.
- Banks usually file a UCC-1 lien on additional collateral such as real estate, inventory, and receivables!

2 - Lower Fees

- PCG only requires a one-time documentation fee of \$99-\$195 depending on the amount of the lease and prefunding requirements.
- Banks normally charge several fees which boost their rates of return on loans such as application fees, origination fees, and funding fees.

AND THE #1 REASON...Personal Debt Protection!

- Even when a personal guaranty is required on one of our leases, it is only enforced if the corporation defaults on the lease over a long period of time. This means that the leased amount **does not show up as additional debt on a personal guarantor's credit report!** Therefore the lease will not affect the credit of your customer when they go to shop for a car or a house.
- Bank loans do show up as an additional debt for the principals of corporations. This affects their debt ratio, making them appear to be more leveraged than they actually are, and can affect their approval to purchase a car or a house!



EQUIPMENT LEASE CONTRACT	
<p>PCG 1000 Fairway Terrace Mount Laurel, NJ 08054</p>	
<p>DATE: _____</p>	
<p>TO: _____</p>	
<p>FROM: _____</p>	
<p>DESCRIPTION OF EQUIPMENT: _____</p>	
<p>LEASE TERM: _____</p>	
<p>LEASE RATE: _____</p>	
<p>INITIALS: _____</p>	
<p>SIGNATURE: _____</p>	
<p>DATE: _____</p>	

Did You Know PCG's Lease Agreement Has Only 6 Terms And Conditions?

- Built-In Purchase Options and Delivery and Acceptance Certificates minimizes the number of signatures required.
 - Documents can be e-mailed directly to you or your customer within hours!
- [Click here to request a Sample Lease Agreement.](#)

Time For Spring Training?



- New to leasing?
- Has it been a while since you've received a refresher on leasing?
- Schedule your 15 Minute Webinar today!
- Current topics covered include:
 - The Economic Stimulus Act of 2008
 - Earning Commission on Every Lease
 - Preparing a Lease Proposal in Under a Minute!

• [Click here to schedule your 15-Minute Webinar!](#)

Customer Care Pledge

PCG pledges to be the *Business Partner you can count on!*
 For an application or online quote visit www.vendorsalescenter.com
info@provcap.com
 800-877-8056 x111

"Efficiency is doing things right. Effectiveness is doing the right things."
 :::Unknown:::

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