



Coastal Leasing, Inc.

The Very Lease You Need

Working



Together

**Utilizing The Very Leasing Partner
You Need
To Increase Sales!**



Our Company...

Since its inception in 1980, Coastal Leasing, Inc. has been a progressive, service oriented provider of equipment lease financing to a wide spectrum of American industries on a national basis.



Since its very beginning, Coastal Leasing has invested substantial amounts of time and capital in developing state of the art technology which includes: an automated lease application and tracking system, which interfaces directly with the company's distributors so as to provide the distributor and the lessee with the highest level of customer service; web-based and off-line lease calculators enabling Coastal's sales staff, vendors and brokers to calculate lease payment quickly and efficiently under numerous different lease plans; the ability to immediately generate formal lease quotations, applications and proposals for client consideration along with the capability to submit on-line lease applications.

The financial commitment of the company was made with the belief that the U.S. economy will continue to experience substantial growth with dramatic technological advancements. Thus, the equipment lease financing industry will play an ever-increasing role in financing the demands of the U.S. and international marketplace.

As a further introduction, you will find on the enclosed pages information, which pertains to our general business philosophy, services, source of funds, financial product offerings, types of equipment that we lease, under what type of arrangements along with examples of recently consummated transactions. This information is being supplied to you in hopes of giving you a better understanding as to the capabilities of Coastal Leasing. For additional information, please visit our web site at www.coastalleasing.com.

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Our Financial Products...

As a progressive, service-oriented provider of equipment financing, Coastal has the capability to fund transactions on a national basis via a full range of financial products which includes:



Tax-Oriented Leases - also referred to as true leases, are lease contracts where the lessor-owner of the equipment is entitled to the tax depreciation deductions with the lessee-user of the equipment entitled to the tax payment deduction.

Lease Purchases - often referred to as non tax-oriented or lease finance agreements, are lease contracts whereby the lessee-user of the equipment may take the tax deduction of depreciation and the interest portion of each rental payment.

Tax Exempt Leases - a municipal or tax-exempt lease agreement allows a political subdivision to use its annual revenues to make payments for any type of essential use equipment.

Master Lease Lines - rather than the lease contract being that of a single transaction pertaining to specific equipment, a master lease governs a continuing arrangement with the subsequent execution of separate schedules defining equipment configurations and repayment terms.

Sale/Leasebacks - allows a company who already owns equipment to sell it to a leasing company and lease it back. These types of contracts can be of either a tax or non-tax oriented nature.

Chattel Mortgages/Loan & Security Agreements - represent contracts in which the user of the equipment owns the equipment to be financed and grants the lender a lien on the property as a security for the payment of the obligation.

Repayment Terms - are available under structured payment schedules (moratorium, step-up, seasonal, level) with extended repayment periods (1 – 7 years) with varying end of lease options (FMV, 10%, 5%, 1% or \$1).

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What Makes Us Different...

Coastal Leasing was created and is being developed on an ongoing basis with the client in mind. Our goal is client satisfaction through innovative service and personalized attention. Coastal Leasing is the source you can count on, assuring you of:



- ◆ Quality
- ◆ Professionalism
- ◆ Sensitivity
- ◆ Business solutions that make sense

Our Services

Providing manufacturers and distributors with creative captive programs that turn prospects into clients is an ongoing Coastal objective. High on their list of needs is creativity, flexibility, quick credit decisions and prompt payment. In response to those needs, Coastal offers:

- ◆ Timely commitments
- ◆ Straightforward documentation
- ◆ Competitive rates
- ◆ A dependable source of capital for all size transactions
- ◆ Ongoing financial training to direct and indirect marketing personnel
- ◆ Customized program materials
- ◆ Individualized attention

Providing lessees with individualized attention allows Coastal Leasing to tailor-fit the lease contract so as to meet the lessee's specific needs. In response to those needs, Coastal Leasing offers: timely commitments customized contracts which include interim funding and structured repayment schedules to match lessee cash flow requirements, competitive rates and a dependable source of capital for all sizes of transactions.

Our Source Of Funds

A continuous flow of funds is available to Coastal Leasing from numerous sources, which include:

- ◆ Internal means
- ◆ Commercial banks
- ◆ Credit institutions
- ◆ Pension funds
- ◆ Income funds
- ◆ Lease securitizations
- ◆ Individual investors
- ◆ Corporate investors



To Sum It Up.....

Coastal Leasing, established in 1980, specializes in financing equipment within the medical industry. Detailed below, you find general information that pertains to our products and services.

Our Vendors & Lessees:

- **Businesses located in the continental USA**
- **Corporations, LLC, Partnerships and Proprietorships with minimal time in business requirements.**

The Equipment:

- **Most types of equipment (100% software. PACS, EHR etc. as well)**
- **New, refurbished, reconditioned or used**
- **Cost between \$5,000 and \$5,000,000**

We Offer:

- **Traditional lease and loan products at competitive, fixed rate pricing**
- **100% financing (including soft costs such as freight, training, maintenance etc.)**
- **Working capital up to 25% and leasehold improvement financing up to 50% of equipment cost with the aggregate of each not to exceed 50% of total cost.**
- **Lease terms from 6 TO 84 months under level or structured repayment schedules (moratorium, skip, graduated) with varying end of lease options (fair market value, 10%, 5%, \$1)**
- **Vendor progress payments, up to 75% of equipment cost, prior to equipment delivery**
- **Dealer Demo Unit Program enabling dealers to finance their demonstration equipment with repayment terms up to 36 months in duration**
- **Vendor private label programs to include incentive and marketing assistance (awards, marketing subsidizing etc.)**

For Your Information:

- **Credit application only up to \$75,000 for commercial**
- **Credit application only up to \$150,000 for medical**
- **Start up physician program up to \$75,000 (no time in business required)**
- **Finance request over credit application amount requires standard financials (contact your Coastal Leasing representative)**



Types of Transactions Coastal Leasing Has Done Lately!

LESSEE	EQUIPMENT	COST
Healthcare Provider	Computers & Software	\$1,640,724
Hospital	PACS	\$412,850
Cardiologist	Nuclear Camera	\$129,650
Pediatrician	Laser System	\$127,000
Real Estate Mgmt. Co.	Chiller	\$91,085
Radiologist	PACS	\$85,044
Cardiologist	Medical (EMR) Software	\$54,438
Commercial Printer	Plate Maker	\$49,995
Imaging Center	Ultrasound	\$48,175
Spine Institute	CR System	\$40,449
Dental Lab	Lab Equipment	\$35,450
Church	Sound System	\$35,177
Production Co.	Audio/ Video Equip.	\$29,690
Produce Wholesaler	Scissor Lift	\$27,263
Surgical Center	Biopsy System	\$25,409
Animal Hospital	X-Ray Unit	\$13,591
Music Shop	Stereo Tour System	\$11,972
Podiatrist	Cryogenic Unit	\$8,995



The Benefits of a Coastal Vendor Leasing Program!

Coastal Leasing, established in 1980, provides equipment manufactures and distributors ("vendors") with customized leasing programs to assist them in increasing their sales. The objectives, elements, and attributes of such a program are listed below:

Objectives:

- Control and accelerate the sales process while increasing margins and market share!
- Overcome price objections!
- Increase cash flow!
- Gain a competitive edge over competition!
- Increase repeat sales while minimizing customer attrition!

Elements & Attributes:

Element

Attribute

1-Offer an affordable, monthly payment with each vendor equipment proposal (make the purchase affordable)

Easy to use lease payment calculators (internal, external or web based)

2-Offer a wide choice of repayment terms (advantage over competition)

Graduated, deferred, low or no interest programs (vendor participation required)

3-Offer a varied selection of finance instruments (meet customers needs)

Lease, loan, maintenance & reagent (medical) rental programs

4-Offer multiple end of finance term purchase options (ability to depreciate or expense payment for tax purposes)

Fair market value (FMV), 10%, 5%, \$1, ownership, no option

5-Offer working capital and leasehold financing (improves client cash flow)

Working capital & leasehold improvement dollars up to 50% of the equipment cost

Elements & Attributes (continued):

Element

Attribute

6-Offer pre-equipment delivery funding (improve vendor cash flow)

Progress payment up to 75% of equipment cost prior to actual delivery

7-Offer equipment upgrades during the finance term (protect client base)

Technology add-ons and upgrades so as to eliminate product obsolescence

8-Offer marketing assistance (attract new & retain existing customers)

Joint marketing (newsletters, telemarketing, advertising) brochure & web development, trade show support

9-Offer an easy, efficient, fast application, approval and funding process (conclude the sale quickly)

Minimal time in business, application only up to \$150,000 (credit decisions within 2-4 hours), funding within 24 hours, more credit approvals (some vendor assistance required)

10-Offer vendor incentive & profit sharing (motivates staff & marketing personnel)

Sales contests, residual (end of term options), administrative fees

11-Offer a dealer demo unit program (equipment available for client demonstration)

Finance repayment terms over 36 months with the ability to sell demo units and easily replacing with new units

12-Offer vendor private label program (comfort of one stop shopping)

Finance proposal, application & finance document under vendor logo

13-Offer cost justification, tax & structure (monthly payment verses total cost approach)

Equipment purchase tax consequences, cash flow realization (net revenue after expenses and savings), business alternative structuring (asset protections, tax minimization), quotations based upon monthly payment of installation rather than total investment cost with payback period approach

I sure that you will agree, whether you market your products on a direct basis and or via a dealer network, it is much more advantageous to arm yourself with a creative, service oriented financing partner to assist in the selling of your products that has your company's best interest at heart than by just leaving such financing to chance. As we all know if the later is the option you so elect, **MURPHY'S LAW WILL PREVAIL, WHATEVER CAN GO WRONG, WILL GO WRONG!**

The above is a summary of the objectives and elements that comprise the structuring of an effective equipment leasing program. For more information, please contact your Coastal Leasing representative at 800-346-9349 or via E-mail sales@coastalleasing.com. Also, please visit our web site at www.coastalleasing.com to learn more about our fine company, now in its 31st year of serving the vendor and lessee community.



Why Do Equipment And Software Manufactures / Distributors Use Financing Proactively In Their Sales Presentation?

Most successful manufactures and distributors of equipment/software solutions utilize financing options pro-actively in their sales presentations for the following reasons:

- **Saves valuable marketing time** as it quickly eliminates unqualified prospects, if utilized as a pre-screen early on in the sales cycle.
- **Can be utilized as a trial close** to determine mutual interest levels. Would you prefer our cash or lease terms?
- **Shortens the sales cycle**, thus satisfying the client's response demands, since the process is normally easy, fast and flexible.
- **Makes the acquisition process easier** as it provides the client with extended term, 100% financing to include freight, installation and other soft costs.
- **Increases market penetration** due to creative financing, no interest or rent to own financing, not normally available through conventional lenders.
- **Enhances gross profits** as the focus is on manageable monthly payments rather than total equipment cost. It is much easier to sell a monthly payment!
- **Overcomes the "I can't afford it" issue** which enables the client to spend the necessary time investigating the benefits of the product solution.
- **Overcomes client budget and cash flow restrictions** as payments can be structured to match available funds during specific periods.
- **Improves vendor cash flow** as it provides for progress payments prior to equipment delivery with final payment due upon equipment installation or first usage.
- **Provides a valuable source of information** when the financing partner is actively involved from the onset since the prospect will often offer addition information not normally shared with the vendor such as that relating to the competition etc.