

## Equipment Financing You Can Trust

Experienced

Reliable

Dedicated

Professional

### *Contact Information:*

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6991 E. Camelback Road  
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[www.charteraz.com](http://www.charteraz.com)

## ADVANTAGES OF LEASING

**Preserves Cash Flow.** Financing with Charter will lower out of pocket expenses and free up cash for other valuable uses.

**Tax Benefits.** Your business can expense 100% of the monthly lease payment to help reduce your tax obligations, depending on the structure of the lease.

**Expanded Credit Availability.** The lease debt does not have to be shown as a direct liability on your financial statements and consequently will allow you to preserve your borrowing availability with your bank and other creditors.

**Flexibility of Structure.** Financing may be structured to accommodate a business' unique cash flow requirements. Some examples are:

1. **Terms** - Ranging from 24 months to 60 months.
2. **Deferred Payments** - This program provides the Customer with an initial period at the beginning of the Contract, usually the first three to six months, requiring only token monthly payments.
3. **Seasonal Payments** - This program provides payments that are tailored to the seasonal cycles of some businesses.
4. **Step Up Payments** - This program provides a structure with payments starting at a low amount and periodically increasing throughout the term.

**Simplified Credit Process.** Our credit application is easy to complete and we can provide up to \$200,000 in financing for companies within 24 hours.

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## FINANCING PRODUCTS

**APPLICATION ONLY TRANSACTIONS** - single transactions may be approved up to \$200,000 with only a short form application.

**STEP PAYMENT STRUCTURE** - Step-up leases begin with lower than normally amortized monthly lease payments that increase or 'step-up' over the lease term. Step-down leases are structured in the same way but begin with higher monthly lease payments and decrease over the lease term.

**SKIP PAYMENT STRUCTURE** - typically these transactions simply skip one, two or three monthly lease payment during the year. In some cases, this does not effect the overall lease term, but does effect the payment amount. Most customers use skip payments to address cash flow concerns during seasonal slowness.

**90 DAY DEFERRED PAYMENT TRANSACTIONS** - in some instances the acquisition of new equipment will not positively impact a company's cash flow until the equipment has been in place for a period of time. This product allows the lessee to make token or contact payments for the initial three payments.

**SOFTWARE ONLY TRANSACTIONS** - for established business transactions up to \$75,000 in software may also be approved with a short form application. Larger transactions for 'software only' may be considered but will require a complete financial package. Generally, software transactions command a slightly higher rate.

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## THE PROCESS

### **STEP 1 - Select the equipment**

The Customer selects the equipment they want from the vendor.

### **STEP 2 – Complete the Credit Application**

The Customer submits an application to Charter and provides the credit information required to approve the amount and type of financing request. The Customer should also provide an equipment description, delivery schedules and any pre-payment requirements.

### **STEP 3 - Credit evaluation**

Charter conducts a credit investigation and evaluation. We will consider the Customer's business credit history, the principals credit history, the industry, the equipment requested, the vendor and the payment terms.

### **STEP 4 - Approval**

Once Charter approves the proposed transaction, we convey that approval including all major terms and conditions to the Customer.

### **STEP 5 - Contact equipment vendor**

Once the Customer and Charter have agreed upon terms, the equipment vendor is contacted, advised of the approval and asked to issue an invoice or quotation detailing the exact equipment configuration and exact cost. Upon receipt of this information, Charter will produce documents and send to the Customer.

### **STEP 6 - Signed documents**

Charter receives all signed documents from the customer.

### **STEP 7 - Issue purchase order**

Upon receipt of the properly executed documents and a check for the advance rentals or security deposit, Charter will issue a Purchase Order to the equipment vendor or supplier.

### **STEP 8 – Acceptance of equipment**

Once the equipment is delivered by the equipment vendor, Charter will contact the Customer and ask to verify their acceptance of the equipment, confirm their understanding of the contract terms and authorize payment to the vendor.

### **STEP 9 – Funding**

Once the verbal acceptance is complete, the Customer's equipment vendor or supplier is paid within 48 hours and the contract starts.

# CHARTER

C A P I T A L

## CREDIT APPLICATION

**CHARTER CAPITAL 6991 East Camelback Road, Suite D-202 Scottsdale, AZ 85251**  
**ATTN: Dennis Pratte**

**PHONE (480) 874-5421 (800) 836-7753 ext. 421 FAX (480) 874-5461 EMAIL: [dennis@charteraz.com](mailto:dennis@charteraz.com) [www.charteraz.com](http://www.charteraz.com)**

COMPANY LEGAL NAME					CONTACT		DATE	
DBA OR TRADESTYLE					WEBSITE			
ADDRESS			CITY	COUNTY	STATE	ZIP	PHONE #	
EQUIPMENT LOCATION ADDRESS (IF DIFFERENT)			CITY	COUNTY	STATE	ZIP	FAX #	
BUSINESS DESCRIPTION / ANNUAL REVENUE / ANNUAL PROFIT								
CORPORATE SECRETARY			STATE OF ORGANIZATION			STRUCTURE OF OWNERSHIP		
						PROPRIETORSHIP      L.L.C. PARTNERSHIP            SUB CHAPTER S CORPORATION            PUBLIC		
DATE EST.	YRS OWNERSHIP	YRS/CURR ADD	# OF EMPLOYEES	FED TAX ID #				

PRINCIPAL'S NAME			TITLE		% OF OWNERSHIP	E-MAIL ADDRESS	
HOME ADDRESS			RENT HOW LONG OWN	SOC SEC #		HOME PHONE #	
PRINCIPAL'S NAME			TITLE		% OF OWNERSHIP	E-MAIL ADDRESS	
HOME ADDRESS			RENT HOW LONG OWN	SOC SEC #		HOME PHONE #	
PRINCIPAL'S NAME			TITLE		% OF OWNERSHIP	E-MAIL ADDRESS	
HOME ADDRESS			RENT HOW LONG OWN	SOC SEC #		HOME PHONE #	

BANKS / LENDERS					
BANK/LENDER NAME			NAME ON ACCOUNT		
CONTACT NAME		PHONE #	FAX #	DATE OPENED	AVERAGE BALANCE \$
CHECKING ACCT. # _____	SAVINGS ACCT. # _____		LEASE ACCT. # _____	LOAN ACCT. # _____	
BANK/LENDER NAME			NAME ON ACCOUNT		
CONTACT NAME		PHONE #	FAX #	DATE OPENED	AVERAGE BALANCE \$
CHECKING ACCT. # _____	SAVINGS ACCT. # _____		LEASE ACCT. # _____	LOAN ACCT. # _____	

COMPANY NAME	PHONE	ACCOUNT #

COMPANY NAME	PHONE	ACCOUNT #

VENDOR	CONTACT	PHONE #
ADDRESS	DELIVERY DATE	P.O. NEEDED
EQUIPMENT DESCRIPTION (MAKE, MODEL, SERIAL #...)	E-MAIL ADDRESS	WEBSITE

LEASE AMOUNT	LEASE TERM	END OF LEASE OPTION			
\$	MONTHS	\$100.00	\$1.00	10%	FMV

The above information, together with any accompanying financial statements, schedules, or other materials, is submitted for the purpose of obtaining credit and is warranted to be true, correct and complete. Media Capital Associates, LLC dba CHARTER CAPITAL is hereby authorized to investigate (directly or through an agent or nominee) our credit and financial responsibility. We understand that such investigation may include seeking information as to the background, credit and financial responsibility of our officers and principals (or any of them).		
DATE	SIGNATURE	TITLE

By signing below, the undersigned individual, who is either a principal of the credit applicant or a guarantor of it's obligations, provides this written instruction to Media Capital Associates, LLC dba CHARTER CAPITAL, it's nominees or assigns, authorizing review of his/her personal credit profile from a national credit bureau. Such authorization shall extend to obtaining a credit profile in consideration of this application and subsequently for the purpose of update, renewal or the extension of such credit or additional credit and for reviewing and collecting the resulting account. A photostat or facsimile copy of this authorization shall be valid as the original. By signing below, I/we affirm our identity as the respective individuals identified in the related application.		
NAME	SIGNATURE	DATE
NAME	SIGNATURE	DATE
NAME	SIGNATURE	DATE
If your application for commercial credit is denied, you have the right to a written statement of the specified reasons for denial. To obtain the statement, please write our Managing Partner, Media Capital Associates, LLC dba CHARTER CAPITAL, 6991 East Camelback Road, Suite D-202, Scottsdale, AZ 85251 within 60 days of the date you are notified of our decision. We will send you a written statement detailing our reasons for decline within 30 days of receiving your request. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing the applicant has the capacity to enter into a binding contract); because all or part of the applicants income derives from an public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.		