

LEASING OPTIONS

Stretch Lease

The lowest monthly payments and maximum tax benefits are available with Stretch Lease financing. This program is especially attractive if you want to take advantage of lower payments and think you may want a purchase option in the middle of their lease term.

LOWEST MONTHLY PAYMENTS

Residual Lease

qdata can customize a Residual Lease, so that you can purchase the equipment at a pre-set residual amount, (which is usually \$10 plus taxes) at the expiry of the lease.

Periodic payments are calculated based on the residual value, and the expectation that you will want to own the equipment at the end of the lease. Monthly payments are therefore often higher with a Residual Lease, which helps you have a very low buy-out.

\$10 BUY-OUT

FMV (Fair Market Value) Lease

We recommend this deal if you want to use the equipment over the expected life of the equipment and maximum flexibility and options at the end of the lease term.

FMV leases are offered for 2-5 year terms and provide an expiry option for Fair Market Value to be determined at the end of the term. At the end of the lease you have the option to:

- Return the equipment to the leasing company
- Buy the equipment at fair market value
- Continue leasing the equipment on a month-to-month basis

MULTIPLE CHOICES AND MAXIMUM FLEXIBILITY

Lease Line of Credit

qdata will develop a customized line of credit for a specific dollar amount in cases where you may require a number of pieces of equipment and/or furniture. Lease lines of credit are often good for a specific time period (for example, 90 days).

This option is more important for businesses as you will have the flexibility to acquire what you need when you need it - and then register each item with qdata.

