



Send your application via FAX to: 949-203-2169

Or scan and EMAIL to: admin@mer-cap.com

Also mail the original application to us at:

27702 Crown Valley Pkwy Bldg D4 #205 Ladera Ranch CA 92694

Phone (949) 218-8700 or (888) 4MER-CAP

## Why Leasing Equipment is the Best Business Option!

### ✓ Leasing Is Flexible

An equipment lease can be structured in a variety of ways to meet the exact needs of each client. Payments can be seasonally varied to match uneven cash flow, tied to specific projects, or "stepped" to increase or decrease over time.

### ✓ Leasing Frees Up Cash and Preserves Bank Lines

Leasing provides 100% financing - including items such as shipping, installation, software, and training. There is no need to tie up valuable working capital - making it available for more profitable opportunities like adding sales personnel, increasing marketing or taking advantage of quantity discounts. Bank lines are designed for short term needs and should be preserved for that purpose. Leasing is like opening an additional and separate line of credit, expanding, instead of restricting, your resources.

### ✓ Leasing Offers Better Terms than Banks

Leases do not require substantial down payments or compensating balances, do not have floating interest rates or restrictive covenants, and can usually be structured with lower monthly payments. Bank loans will typically allow for the note to be arbitrarily called or will require a cross collateralization of all business and personal assets.

### ✓ Leasing Can Save on Taxes

Since lease payments can be set up as a direct operating expense, they are paid from pre-tax dollars versus after-tax profits. This provides faster write-offs freeing up more cash more quickly.

## Why Mercury Capital is your Best Leasing Option!

✓ **Quick Approval:** If your business is like most businesses, when you need equipment, you need it now; not a month from now. Mercury's speed lease program can get you up to **\$250,000** with this credit application usually within 4 hours. And if we can't, we will let you know right away so you can consider other options. But odds are that we can get all of your transactions approved!

✓ **Tailor fit payment plans:** Every business has special needs. They have different needs and different cash flows. Mercury Capital accommodates these needs with competitive - straight payment plans, seasonal or step up and down payment plans or 90 day deferred and quarterly structures. We can also set up a Master Lease line to accommodate your future needs.

✓ **Long term customer service:** Ever have a billing question, only to realize that your loan has been sold six times and you have no idea who to call? Take comfort in knowing that a representative will be contacting you throughout the billing cycle of your lease. Through mailing and phone calls we will stay in touch to make sure your billing questions are answered.

## Credit Application

<b>Company Information</b>						<b>Equipment Description and Cost:</b>	
Company Name			Telephone				
Company Address		City	State	Zip	No. Years in Business		
Name of Bank / Branch		Checking Account Number		Bank Telephone	Federal Tax ID #		
<b>Personal Information on Owners, Partners and Guarantors</b>						How many payments do you want to make? <input type="checkbox"/> 24 Mo. <input type="checkbox"/> 36 Mo. <input type="checkbox"/> 48 Mo. <input type="checkbox"/> 60 Mo.	
Name		Title	Social Security Number			% Bus. Ownership	Own/Rent Present Home
Home Address		City	State	Zip	How Long?	Home Phone Number	
Name		Title	Social Security Number			% Bus. Ownership	Own/Rent Present Home
Home Address		City	State	Zip	How Long?	Home Phone Number	

By signing below, the undersigned individual, who is either a principle credit applicant or a guarantor of it's obligations, provides this written instruction to Mercury Equipment Finance Group, LLC d.b.a. Mercury 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 signature below, I/we affirm our identity as the respective individuals in the related application.

Applicant (Company Name): \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Title: \_\_\_\_\_ Signature: \_\_\_\_\_ Title: \_\_\_\_\_

Owner / Officer No. 1

Owner / Officer No. 2 (If applicable)