



Coastal Leasing, Inc.

The Very Lease You Need

Working



Together

**To
Satisfy All Your Equipment
Financing Needs!**



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.

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 hi-tech industries. 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 as well)
- New, refurbished, reconditioned or used
- Cost between \$5,000 and \$5,000,000

We Offer:

- Traditional lease and loan products with 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

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)



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Types of Transactions Coastal Leasing Has Done Lately...

Lessee	Equipment Type	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

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The Advantages Of Leasing...

For most companies, the most attractive benefit of leasing is its low cost. However, there are many other reasons companies choose to lease rather than purchase equipment via conventional financing. Since each company's situation is unique, we've listed several reasons below, any one of which may be significant enough to cause leasing to be the most attractive financing alternative.

Lease rental payments are made from pre-tax rather than after-tax earnings.

A lessee may be able to amortize the cost of equipment faster through tax-deductible rentals than through depreciation and after-tax cash flow.

Loan covenants

Depending upon the language and intent of covenants in existing loan and note agreements, a lease may provide financing not otherwise permitted by them

Fixed rate lease payments

A predetermined rent payment schedule permits a lessee to more accurately predict its future equipment costs and cash needs. In addition, by leasing major equipment items, a lessee knows the exact amount of future payments and avoids the risk of fluctuations in the cost of funds.

Payments coordinated with cash flow.

Within certain limits, payment schedules can be designed to coincide with earnings generated from the equipment use. Seasonal activity patterns or projected business growth can be taken into consideration. Because the timing of lease payments can be arranged to follow normal business cycles, leasing offers a flexibility that may not be available to a lessee with other financing methods.

Convenience

Leasing is often more convenient than alternate means of financing. Documentation is usually simple and more flexible than other sources of capital, such as debt and equity.

Capital Conservation

Leasing allows an additional opportunity to put valuable capital to work for corporate expansion, research, inventory purchases and other profitable uses.

100% Financing

Leasing can cover the entire cost of the equipment (software), including freight and installation, without down payment or compensating balance requirements.

Preservation of Credit Lines

Leasing preserves existing lines of credit for previously earmarked projects, short term or seasonal needs and other financial priorities, while at the same time creating another valuable credit source.

Obsolescence Protection

Leasing can make in time equipment replacement easier to achieve. This can be achieved by structuring a lease term equal to an equipment's economic rather than depreciable life, eliminating ownership's natural tendency to "make do" and postpone replacement until depreciation has run its course.

Overcome Budget Limitations

Leasing can provide a prudent method of dealing with budget ceilings that preclude the acquisition of needed equipment. It is frequently possible to provide a lease to match available budgeted dollars and at the same time allow for the procurement of far more equipment than possible under other purchase plans.

Utilization of Tax Benefits

Leasing can offer low cost financing by the lessor retaining certain tax benefits, such as accelerated depreciation, which the lessee cannot fully utilize. The savings generated by utilizing these benefits can be passed on to the lessee in the form of reduced rental payments.