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WHAT MAKES LEASING ATTRACTIVE TO FIRE AND EMS DEPARTMENTS?

HASSLE FREE CREDIT PROCESS. For equipment under \$150,000, all the department fills out is a one page credit application and sends it in with the Department's last two year-end financial statements.

FLEXIBLE TERMS. Payment terms can be arranged to suit the available budget. You can make your payments over 2 to 15 years (depending on the equipment).

- ◆ Annually
- ◆ Semi-annually
- ◆ Quarterly
- ◆ Monthly

OWNERSHIP OF THE EQUIPMENT. During the lease, title to the equipment usually resides with the lessee so that the Department's sales and property tax exemptions apply. After completing the payments the Department owns the equipment, there is no balloon or residual payment at completion.

PAY IT OFF AT ANY TIME. If funds become available, the lease can be paid off at any time after the completion of the first fiscal year. A detailed schedule showing the purchase option after each payment is provided for the Department.

DEFERRED PAYMENTS. Deferrals, down-payments and advanced payments can also be arranged for the Department's benefit. Up to 100% of equipment cost can be financed, and training and maintenance can also be included. Lease Purchase is an ownership plan, not a rental.

NOTHING DOWN. Under most payment plans, no down payment or security deposit is required. However, structuring the lease with advance payments may lower the net cost of financing to the lessee. Republic First National Corporation can also defer the 1st payment up to one (1) year.

NO VOTER APPROVAL IS NECESSARY FOR MUNICIPAL DEPARTMENTS. Lease Purchase financing allows the Municipal Departments to get the equipment they need immediately without waiting for voter approval through a bond issue.

NON-APPROPRIATION. Leases for municipal departments are characterized by a Non-Appropriation clause which specifies that the lease may be terminated in the event funds are not made available in subsequent fiscal years.

How it works!

Easily is our best answer. Our goal is to offer you financing that is...

- Simple
- Quick
- Affordable

We like to be thought of as friendly, good faith people that have our customer's interests at heart.

**For your no-hassle
quote, call**

Angie Deming

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or Email me at

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