



Payment Chart

<u>APU Total Cost</u>	<u>36 Month Term Monthly Payment</u>
\$6,500	\$224
\$7,000	\$242
\$7,500	\$259
\$8,000	\$276
\$8,500	\$293
\$9,000	\$311
\$9,500	\$328
\$10,000	\$345
\$10,500	\$362
\$11,000	\$380
\$11,500	\$397
\$12,000	\$414

Term

First & last payments are due in advance • Documentation Fee: \$99
Excludes sales tax and shipping • Subject to dealer pricing and credit approval by Lease Corporation of America

GET YOUR NEW EQUIPMENT NOW!

- Submit your one page application by fax, phone or e-mail
- Receive your approval in 2-4 hours
- Your approval is good for 90 days
- Choose your equipment and the installation dealer you wish to use

Call your LCA Account Executive today at 800.800.8098!

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Financing Your Idle Reduction System



About our funding source, Lease Corporation of America

- Headquartered in Troy, Michigan
- Since its corporate inception in 1988, LCA has successfully funded over \$569 million in capital equipment involving over 58,000 transactions
- LCA specializes in financing auxiliary power units for owner operators in the U.S.
- LCA has financed more than \$25,000,000 in idle reduction systems
- We embrace all established manufacturers – you choose the system you want!
- **Easy to use:** You complete our LCA Lease Application and fax it to **800.736.0218**
- LCA will complete **all** of the documentation for you to make the process even easier!

Getting Started

To qualify for the Lease Corporation of America financing program, you first need to fully complete our Application on the opposite side of this brochure.

Once your application is approved, we will send you the documents to sign/initial as indicated on the lease.

Before we start your payments, we also will contact you by phone to ensure the APU has been installed to your satisfaction. Once we verify your approval, then you will start receiving monthly invoices.

LCA

LEASE CORPORATION
OF AMERICA

Phone: 800.800.8098 • Fax: 800.736.0218 • www.leasecorp.com
3150 Livernois Road, Suite 300, Troy, MI 48083



APU Finance Application

LCA Account Executive: _____
Fax Completed Application to 800.736.0218

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 that the applicant has the legal capacity to enter into a binding contract), because all or part of the applicant's income derives from any 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 concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Equipment/Cost/Terms

Type of Proposed Equipment	Equipment Cost	Proposed Term (Months)

Vendor of Equipment ("Supplier")

Vendor Name	Contact Person	Telephone Number	Fax Number
Vendor Address	City	State	Zip
E-mail Address			

Applicant Company Information

Legal Company Name	D/B/A	Signer Name & Title		
Company Address	City	County	State	Zip
Telephone Number	Fax Number	E-mail	Business Start Date	
Nature of Business	Type of Business	Federal ID# (9 digits)		State Organizational ID #
	<input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Non-Profit Corporation <input type="checkbox"/> Proprietorship <input type="checkbox"/> LLC			
Equipment Location if different than Company Address				

Personal Information Of Guarantors

Name	Title	% of Ownership	Social Security Number	Driver's License Number
Home Address	City	State	Zip	Home Phone Number
You authorize us to investigate your credit	Signature	Date	Annual Personal Income	Date of Birth
	X			
Name	Title	% of Ownership	Social Security Number	Driver's License Number
Home Address	City	State	Zip	Home Phone Number
You authorize us to investigate your credit	Signature	Date	Annual Personal Income	Date of Birth
	X			

LCA understands that the applicant is considering asking LCA to purchase the equipment described on the attached lease agreement from the Supplier (please supply information to left) to enter into a lease. I/We hereby request and authorize you, Lease Corporation of America, ("LCA" or the "Lessor") to whom this application is made, or your agents or assigns, to investigate my/our credit worthiness and will provide financial statements, tax returns, etc., as you deem necessary. By the execution of this application, I/we warrant that the information submitted herein is true and correct and hereby authorize references contained herein to release any requested information. If any of the applicants (i.e. guarantors, lessees) have not signed this application, I/we hereby warrant that I/we have their written authorization for you to investigate their credit. I/we warrant it is understood that Lessor reserves the right to reverse any credit decision if the information contained herein is found to be incorrect, and I/we will indemnify Lessor for any and all costs incurred with this application for credit including any cost incurred in the placement or reservation of the intended leased equipment if any of the information contained herein turns out to be incorrect, and I/we hereby request any above named entity to consider this to be our written request to release all information requested by Lessor to Lessor. We also hereby acknowledge receipt of a copy of this application. If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain a statement, please send a written request to us at 3150 Livernois Road, Suite 300, Troy, MI 48063 within 60 days of when you learn of our decision. We will send you a written statement of our reasons within 30 days of receiving your request for a statement. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who enters into a lease contract.

THE FOLLOWING ITEMS WILL HELP EXPEDITE APPROVAL AND ASSURE THE LOWEST POSSIBLE PAYMENT.

1. Completed and signed application.
2. Most recent financial statements with auditor's cover letter.
3. Full personal guarantor information.

FAX COMPLETED APPLICATION TO: 800.736.0218

Signature X	Date
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Benefits of an APU

An Auxiliary Power Unit (APU) consists of an idle reduction system designed to lower engine maintenance as well as gas consumption.

APUs allow owner-operators to shut the main engine down without losing the comfort and power you need. You can heat and cool your truck cab without leaving your engine running!

Numerous states also have enacted 'anti-idling' laws based on the Environmental Protection Agency's "Smart Way" program, which includes fines for idling times.

These fines and laws vary from state-to-state, but either way, they could affect your wallet for every violation.

LCA believes that every owner-operator is entitled to having the comforts of home while on the road at a price that won't break their budget.

By making the APU affordable with a fixed monthly payment, you spend less money at the pump and you don't have to pay a large up-front cash payment.

Discover why the Lease Corporation of America makes APU financing easy and affordable by contacting your LCA Account Executive today at 800.800.8098.

How Financing Benefits You

Through our flexible programs, you can acquire the APU you need now at a low monthly payment. Financing your APU can benefit you in many ways.

Fixed Payments: Unlike loans and credit cards, your lease payment is fixed throughout the term. It will not vary with interest rate changes. Fixed monthly payments make your equipment purchase more affordable without the up-front money required for a cash sale.

Preserved Credit Lines: Your monthly lease payment does not affect your bank or credit lines. Most banks and credit card companies will reduce your existing available credit lines with every purchase via a credit card or loan.

Affordable Down Payment: LCA does not require a large up-front down payment like loans. Our financing program starts with only the first and last payment in advance instead of the 20% mandated by most bank loans.

Ownership At Term End: LCA's financing program allows you to purchase the APU for \$1 at lease end. When your term concludes, simply inform LCA that you will purchase the unit.

Reduces Taxes: Unlike loan payments, lease payments may be deductible. Please consult your tax advisor to determine the deductibility of lease payments.

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 LCA is a direct funder that specializes in Financing Idle Reduction Systems. LCA is not a broker.
 First & last payments are due in advance • Documentation Fee: \$99
 Excludes sales tax and shipping • Subject to credit approval by Lease Corporation of America
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