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## LEASE FINANCING vs. CASH PURCHASE vs. BANK LOAN

*Which method is right for your customers?*

CAN MY CUSTOMERS...	LEASE FINANCING	CASH PURCHASE	BANK LOAN
Acquire equipment without a substantial cash outlay?	YES	NO	<b>NO.</b> Most banks require a large down payment.
Easily upgrade or add equipment?	YES	YES	<b>NO.</b> Most banks require you to reapply for a new loan.
Match payments to their current cash flow?	YES	NO	<b>NO</b>
Avoid affecting their bank lines of credit?	YES	N/A	<b>NO.</b> In fact, they will affect them a great deal.
Delay payments until after the equipment begins to create revenue?	YES	NO	<b>NO.</b> Payment is required immediately.
Get approval for financing in one day?	YES	N/A	<b>NO.</b> It could take days or even weeks.
Deduct all or most of the monthly payments from taxable income?	YES	N/A	<b>NO</b>

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