

# Consumer Lease Factor Chart

**Documentation Fee**  
**Plus**  
**Loss & Destruction Fee Factors**  
**Zero Advance Payment Required**  
**Vendor Agreement** with First Payment Default  
 Recourse Required

**Credit Scores O through U** are available:

- For Consumer applicants (with the exception of AL and AR).
- With a Fair Market Value Purchase Option.
- A Consumer Lease Agreement containing unique Loss & Destruction language is available for your use with these factors.

- **Credit Scores O through T** are available for equipment costs between **\$500 and \$15,000**.

Credit Score	24 Months	36 Months	48 Months	60 Months
O	0.0565	0.0406	0.0331	0.0303
P	0.0583	0.0430	0.0356	0.0329
S	0.0614	0.0460	0.0383	0.0361
T	0.0635	0.0488	0.0413	0.0387

- **Credit Scores of Q** are only available for equipment with a cost of **less than \$7,500**.
- **Credit Scores of U** are only available for equipment with a cost of **less than \$5,000**.

Q	0.0657	0.0510	0.0442	NA
U	0.0690	0.0552	0.0489	NA

(Use of Credit Scores Q and U can not exceed 15% of your total funded volume.)

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- **Upfront Sales Tax** required on leases funded in states of **IL, ME, and NJ**.
  - **We reserve the right to modify these lease factors based on market conditions.**

Please send all credit applications via fax to 781-994-4775, or submit 24/7 at <https://timepaymentcorp.biz/Scripts/login.asp> and receive approvals in minutes.

For any questions regarding a transaction in process, please call 888-347-4993. All lease documentation should be sent to the address below, to the attention of our Operations Department.