



MLC

Municipal Leasing Consultants
powerofleasing.com

Since 1981, MLC has helped cities, towns and schools across America continue to grow and thrive. With today's budgetary challenges, cost-effective financing options are more important than ever. MLC specializes in arranging tax-exempt installment financing to help meet the needs of your community. Our competitive rates and flexible lease terms are custom-tailored to your specific budgetary requirements

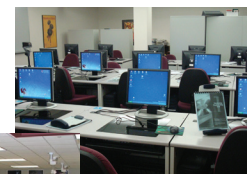
We all agree that schools in our communities deserve modern equipment, educational materials, and building upgrades. This gives students the best possible learning environment and the tools for future success. With the help of leasing, you can continue to periodically upgrade and expand your equipment, facilities, and technology.

We take great pride in helping you find cost-effective ways to get essential equipment, technology, vehicles, infrastructure improvements, and energy-efficient upgrades. Simply put, we offer real-world solutions to the challenges that all communities — big and small — face everyday.

Call us today for more info!

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Let MLC help you discover **the Power of Lease-Purchase Financing**



TYPES OF LEASES

Straight Lease/True Lease

- Lease Rental, no equity built
- Definite term (12-60 months)
- No purchase option, or option to purchase at end of term for FMV or agreed upon price
- Typically offered through the vendor, payments may include maintenance and service

Lease Purchase/Installment Purchase

- Build equity with each payment
- Definite term (2-20 years) Level Payments (annual, semi-annual, quarterly, monthly)
- Ownership at the end of the term at no cost or nominal cost (\$1)
- Low interest rates



WHO ARE THE LEASING PARTICIPANTS?

Any state or local government or political subdivision, including:

- State agencies, cities, towns & counties
- School districts, fire districts and volunteer fire departments
- Hospitals, water and sewer districts
- Qualified 501(c)(3) entities and many other municipal authorities

WHAT CAN BE LEASED?

Virtually anything essential to your municipality including:

- Energy Efficiency Projects
- Vehicles
- Information Technology
- Public Safety
- Real Estate & Bldg. Maintenance



WHY CHOOSE MUNICIPAL LEASING?

- Leasing is an attractive and financially viable option for many municipalities
- Provides effective solutions during revenue shortfalls and other unexpected situations
- Promptly acquire modern equipment and technology upgrades and continue to provide quality public services
- Leasing is not considered debt, it is a line item in your budget
- It is annually appropriated
- The lease term is tied to the useful life of the equipment
- Lower cost to administer a lease versus a bond
- Build equity – 100% ownership



WHEN IS A LEASE NEEDED?

- When funding must be obtained quickly and economically, leasing is often the perfect solution
- Leasing also helps avoid the time, expense and uncertainty of bond issues
- Equipment can be delivered in phases while benefiting from consistent lease rates

HOW IS A LEASE OBTAINED?

- MLC's convenient bid/quote process helps you quickly obtain the equipment you need
- We specialize in providing the most economical financing for your needs
- Our unique flexibility and excellent customer service makes it a seamless process

SUMMARY / ADVANTAGES TO LEASE-FINANCING

- No debt created
- Typically, no voter approval
- Conserves working capital
- Builds equity
- Full ownership
- Flexible, convenient, cost effective



Questions & Comments Welcome!