



Frequently Asked Questions

What type of equipment can I finance? You may include most any kind of business equipment and soft costs.

What about terms? Financing can be 24 to 60 months. After the last payment, you own the equipment.

May I prepay without paying a penalty? Yes — you may prepay at any time after twelve timely payments. There will be a modest service charge if you prepay during the first year.

What's the interest rate? The financing is structured as a lease, so there is no stated interest rate. It is a rent to own transaction. The payment is determined by the term, amount, and your credit.

Is the lease assumable? Yes, after the new lessee is approved by Advantage.

Will Advantage have a lien on all of my business and personal assets?

No. Advantage will only have a lien on the specific assets financed.

If my needs change can the lease be changed? Yes. Advantage is a direct lender, and your financing stays in Advantage's portfolio — so leases can be restructured to fit your changed business needs.

What's the downside? None. You incur no cost or obligation to get a commitment from Advantage — so it's easy to compare this commitment to your other financing options.

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