



MedLease Financial has created a state-of-the-art nationwide leasing program for professionals in the cosmetic procedure industry. This special leasing program is designed to help cosmetic professionals get the working capital required to generate a successful operation or practice. MedLease can finance any equipment asset including medical lasers, surgical equipment, radiology and medical software systems.

### **More Approvals**

MedLease offers amazingly high approval rates, due in part to our aggressive underwriting and credit enhancement products. These features makes MedLease's products the most unique in the industry.

### **Fast and Simple Credit Application Process**

MedLease can approve most transactions by using our simple, one-page application for equipment leases up to \$250,000. In less than 5 minutes, you can be on your way to building value for your practice.

### **Responsive Customer Service**

Our customer service professionals are available from 9am until 9pm Monday-Saturday. If there is ever any questions on your lease, or if you just want to review terms, we are there for you.

## **MedLease Benefits**

### **Eliminate Equipment Obsolescence**

Leasing lets you regularly upgrade your equipment to the most modern technology, eliminating the inefficiencies of owning out-dated equipment.

### **Gain A Variety Of Tax Benefits**

Unlike loan payments, lease payments may be fully tax-deductible through Section 179 as an operating expense.

### **Leasing Is 100% Financing**

Our leases finance 100% of the cost of the equipment. You may include "soft" costs in your lease such as shipping, software, training, and installation. Unlike a bank loan, there is no down payment or compensating balance required.

## **Preserve Your Credit Lines**

Your existing lines of credit and borrowing availability are left untouched - ready to use for operational and short-term financing needs.

## **Pay Only For What You Use**

Monthly payments allow you to use your equipment immediately - your only initial cash outlay is the first lease payment. Plus the new equipment, with its operating efficiencies, pays for itself over time as you use it. Profits are generated by the use rather than the ownership of equipment. Ownership can be an expensive luxury!

## **Overcome Budget Limitations**

In situations where limited budgets would ordinarily delay or prevent the acquisition of equipment due to a limit on capital expenditures, leasing allows for quick budget approval due to its small monthly expense. A lease can fit the tightest of budgetary constraints.

## **Superior Service, High Approvals and Incredible Rates**

MedLease provides medical equipment leasing programs for providers nationally. Our experienced and dedicated staff of professionals evaluates your company's financial needs whether large or small, tailoring specific programs to assist you in meeting your company's financial goals and fitting within your budget.

For those who have less-than perfect credit, we offer our Credit Enhancement Program, which turns declines into approvals - no matter what your score is!

We are committed to providing superior service for equipment leasing, timely approvals, rapid funding, flexible programs and continuous ongoing financial support.

## **Client Testimonials**

"MedLease recently secured us a laser system when others turned their back. Not only did they offer competitive rates, but the transaction was processed smoothly and quickly. We would not hesitate to recommend MedLease as a financing company." - **Dr. J. Rubenstein, Tampa, FL**

"MedLease handled our last transaction and it was seamless. Everything that was promised to our company was fulfilled and more. The turnaround was in a few days and our vendor was paid immediately. We found their rates to be the lowest we reviewed. I would highly recommend MedLease to any company looking to lease equipment for their practice."

- **Dr. M. Simon, Fairfax, VA**

"MedLease arranged for leasing our new laser system. We have used them for many years for our leasing needs. I would recommend them to any company looking to lease medical equipment. Their terms and rates were excellent and they completed all the paperwork in a few hours."

- **Dr. H. Livingston, New York, NY**

## **Lease Programs & Options**

In addition to equipment cost, our capital and operating leases also allow for "soft costs" like installation, training an initial warranty extension, shipping and tax to be included in the lease. The following is just an outline; follow the links for additional details.

**QuickLease.** \$15,000-\$250,000. One-page application. No financials, no business plan. Pre-approvals in 30 minutes!

**Commercial Lease.** \$250,000-\$25,000,000 for more substantial clients. Financial data required. Our most aggressive rates

### **Lease Types**

Lease To Own.

- 1) \$1 Buyout
- 2) Capital Lease
- 3) Finance Lease
- 4) Bargain Purchase Lease

These 4 terms describe leases that combine lower, fixed monthly payments with the guaranteed-in-advance right to purchase the equipment at the conclusion of the lease term at a pre-determined price--usually \$1.00. Ownership of the equipment anticipated. (Available in most, but not all states. Please call for details)

## **Specialty Lease Programs**

Start-Ups & New Business Leases

Credit Challenged - previous slow pays, paid tax liens, even bankruptcies. We get them done with our Credit Enhancement Product.

No Monthly Payments for 6 Months!

Software Only. Up to 100% financing for software-only purchases. Including custom software and some "consulting".

Vendor Used Equipment and Remarketing. Do you need to sell your used equipment to buy your new equipment? We can finance both transactions.

Sale Leaseback. Has the equipment already been recently delivered and the client would like to get his cash out? We can do it!

Vendor Pre-Funding. Deposits to the vendor--up to 100% prior to equipment delivery

Websites & e-Commerce sites. Lease-to-own financing for software and development

## **Cash Flow Friendly Options**

First Capital has a number of programs designed to complement and/or enhance the real "affordability" of a lease transaction.

## **What is a Lease?**

In simple terms, a lease is a contractual arrangement between the lessee (the customer) and the lessor (MedLease). We purchase the equipment from your supplier of choice and lease it to the lessee for a fixed, regular payment. Generally, there are two different types of leases: a true lease and a finance lease.

## **Who Can Lease?**

Any company, partnership, non-profit organization or individual that is using the equipment for a business or commercial use.

## **Can I cancel a lease agreement?**

No, a lease is non-cancelable. However, MedLease will work closely with customers to ensure their needs are met with flexible early buy-out, add-on, or technology refresh options.

## **When do payments start?**

Typically, regular lease payments start 30 days after the lease documentation is completed. We can tailor payment schedules to meet your individual needs.

## **Do I need to insure the equipment?**

MedLease leases require that customers insure equipment for its full replacement value and that proof of such insurance be provided.

## **What about Sales Tax?**

Sales tax is added to your monthly lease payment each month and charged separately when applicable.

## **Can I upgrade or add on to my leased equipment?**

In most cases, yes. This is one of the key benefits of leasing through a captive finance company. Our goal is to provide the solution you need, when you need it.

## **Can the leased equipment be moved?**

Yes, with written notice.

**Where can I apply?** Simple, by [downloading the form below.](#)