



## Financial Advantages of Lease Purchase

### What does lease purchase mean?

You are buying furniture and equipment over time with low monthly payments. Every payment goes toward purchase. At the end of the lease term, with your \$1 buyout, you own the furniture and equipment.

### Why lease purchase?

- Leasing conserves your cash, enabling you to keep it in the bank.
- Leasing is a separate credit line, leaving bank lines of credit available for working capital.
- The monthly lease payment is considered an operating expense on the P & L and is deductible dollar for dollar on a monthly basis before taxes.
- You can move into a new or remodeled office with only a down payment.
- Because lease payments are fixed, there is no worry about increasing interest rates.

### Lease purchase is a great option for *any* project.

- A lease can include any or all of the following:  
New and used office furniture, furniture installation, all moving costs, architectural and design fees, equipment (computer, phones, data cabling), and tenant improvements (carpet, paint, lighting, etc.).
- A variety of lease plans are available. The most common is a 60-month lease with a \$1 buyout at end of term.

\$ 50,000 purchase – \$1071 \*estimated monthly payment

\$100,000 purchase – \$2143 \*estimated monthly payment

\$250,000 purchase – \$5357 \*estimated monthly payment

**\*All monthly payments are before taking into account  
the monthly corporate tax deduction of approx. 40%**

### Call or email

- **Steve Fleischmann @ (206) 623-4300**, or email **steve@sfoi.com** to find out what lease plan best meets your needs and receive a no obligation quote.