



# American Council for an Energy Efficient Economy Welcome!

## *Lease Purchase Financing in the MUSH Market*

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# The Power of Lease-Purchase Financing

## *A fresh look:*

- Types of Leases
- Who are the Leasing Participants?
- What Can Be Leased?
- Why Choose Municipal Leasing?
- When is a Lease Needed?
- How is a Lease Obtained?
- Summary / Advantages



# 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, low cost (\$1)
- Low interest rates

# Who are the Leasing Participants?

*Any state or local govt. or political subdivision, including:*

- State agencies, cities, towns & counties
- School districts, fire districts and volunteer fire depts.
- 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:*

- LED Lighting, Energy Projects
- Vehicles, Heavy Duty Equipment
- I/T Equipment, WiFi, Computers
- Public Safety, 911 Centers
- Real Estate & Bldg. Maintenance





# Energy



## *LED Lighting:*

- Street, Traffic, Roadway
- School Classrooms, Gyms, Outdoor
- Offices, Parking
- Healthcare
- Airports

## *Energy Projects:*

- Energy Mgmt. Solutions
- Water Meters
- Water/Wastewater Facilities
- Energy-Efficient Boilers
- Renewable: Solar, Wind, Cogen, Geothermal
- Energy Storage Systems





# What Choose LPF?

- 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



# What is LPF 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 LPF Obtained?

- Our convenient bid/quote process helps you quickly get the equipment you need
- We obtain the best rates and terms to assure the most economical financing
- Our flexibility and excellent customer service makes it a seamless process
- We provide educational presentations to optimize your buying power



# What are the Key Advantages of LPF?

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



LEASE FINANCING IS  
**Cost-Effective  
& Flexible**

# Experience

- MLC helps local governments get the equipment, technology and energy projects they need to provide quality public services
- For over **20 years** we've worked hard to earn our reputation as an industry leader providing innovative financing solutions and excellent customer service
- We specialize in solutions!



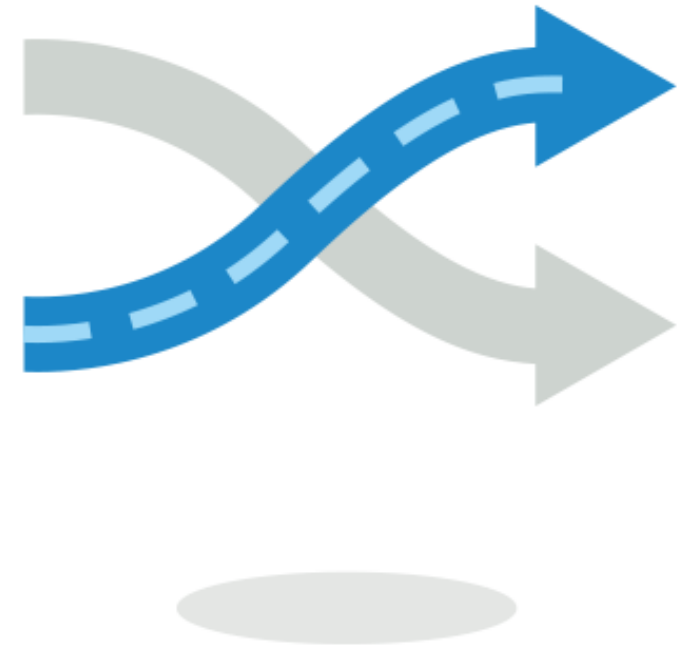
# Performance

- MLC has secured funding in excess of **\$1 Billion** for a variety of US municipal lease projects and **\$700 Million** in Energy Efficiency Projects
- Working closely with leading financial investors, MLC offers competitive & flexible terms, tailored to your unique needs
- Terms from **2 to 20** years can be arranged, taking full advantage of cost-effective, fixed term and tax-exempt rates



# Flexibility

- Our convenient Master Lease document process, timely credit approvals and prompt funding get your project moving
- In today's challenging economic climate, now is a great time to explore the benefits of Lease Purchase Financing.
- MLC can help you finance those lighting and energy performance projects, vehicle and technology purchases, and so much more.



## Commitment & Service

- MLC has been a big part of the success stories of many great towns and cities
- We work harder and smarter to get you the very best lease financing deal that suits your exact needs
- We are proud of great reputation for friendly and fast customer service
- Get in touch with us to learn more!

**802.372.8435**





Municipal  
Leasing  
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Thank You!

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