



Lease To Own Programs

The Lease Process

Why Choose an Omni Lease?

Frequently Asked Questions

Omni Leasing Profile



Lease To Own Programs

The Lease Process

1. Select your equipment and vendor.
2. Complete the simple one page Omni Leasing Credit Application and fax it to 720-748-3998, or complete one on-line at www.omnileasing.net.
3. Usually within 12 to 24 hours after receiving your application, Omni will contact you with a response. In some cases, additional information may be required.
4. Once approved, you will be provided a written quote detailing the terms and conditions of your approval.
5. Upon your acceptance, lease documents will be sent to you for signing. Signed documents and any funds due at that time are returned to Omni.
6. Omni will issue a purchase order for your equipment.
7. Upon delivery, Omni will confirm receipt and ensure that your equipment is working properly. Omni will then release payment to the vendor upon your verbal confirmation and the lease term begins.

How Approval is Determined

Various factors are used to establish your approval. These may include the type of equipment, the reliability and reputation of the supplier, the length of time in business, the type of business, the size of the transaction, and principal and/or company credit history.

Why Choose an Omni Lease?

- Omni offers 100% financing, including 'soft costs' such as training, installation, software, supplies and shipping.
- Omni's only collateral requirement is the equipment being leased.
- Omni's leases allow the maximum conservation of working capital.
- An Omni lease allows you to acquire additional needed equipment not foreseen in your capital budget.
- Omni leases have fixed payments throughout their term which allows the equipment to pay for itself through monthly earnings or cost savings.
- Omni's lease terms are flexible to meet your individual budgeting requirements.

Frequently Asked Questions

Is a Downpayment Required?

For a "new business start-up", or a company that has been in business less than two years, a 10% to 20% down payment is usually required. For more established companies, Omni leases are normally structured to give the customer the full benefit of 100% financing.

What About Eventual Ownership?

Omni leases are structured so that you can buy the equipment at the end of the term for a reasonable amount. Omni's standard lease purchase options include:

- *Fair Market Value or 10% Buyout*

This option may have tax advantages as your monthly payment may be recognized by the IRS as an operating expense for tax purposes. This type of lease could possibly reduce your tax liability. At the end of the lease term, you may return the equipment to Omni with no further obligation, or you may purchase the equipment for 10% of the original amount financed.

- *\$1.00 Buyout*

This option allows you to purchase the equipment for \$1.00 at the end of the lease term. In some states, the availability of a \$1.00 buyout may vary.

What are the Tax Benefits of Each Option?

In general, the payment on a "true" lease (fair market value or 10% buyout option) can be treated as a fully-deductible operating expense, whereas the interest and depreciation can be deducted on the "finance" lease (\$1.00 buyout option). Be sure to consult with your accountant to determine which option provides the best tax benefit for your company.

Are There Any Documentation Fees?

Omni does not charge an application or commitment fee. Omni's only fee is a documentation/filing fee of \$199.00, due when the signed lease is returned.

Why Lease When I Can Borrow from the Bank?

Disadvantages of bank loans may include the loan process (requirement for a business plan, loan committees, etc.) and stricter documentation and fiduciary guidelines resulting in slower approval and additional charges. Other disadvantages often include the requirement for additional collateral (both business and personal), substantial down payments, variable interest rates and an unwillingness to finance soft costs such as installation, software, training and shipping. In addition, an Omni lease will allow you to maintain your credit lines with the bank or conserve your cash for other operating requirements.

Does Omni Finance New Business Startups?

Yes, Omni makes every effort to assist new business start-ups with their financial needs. By leasing the necessary equipment, the start-up can conserve cash or credit lines for operating purposes, thus increasing their chances for success.

Omni looks forward to a start-up's success and supplying them with additional financial assistance as the business develops and grows.

What is the Definition of a New Business Startup?

- Companies that are just starting out.
- Companies that have been established for less than two years.
- Companies that have been established for over two years, but have been under new ownership for two years or less.

Omni Leasing Profile

Omni was founded in 1995 and has become a trusted and leading provider of equipment leasing services.

Omni believes equipment leasing is a smart business strategy for any size company and is happy to work with both large and small, new or established businesses alike.

Omni emphasizes Lease to Own Programs with no hidden costs. Establishing trust with straightforward presentation of all lease details are essential to our business philosophy.

Omni strives to work with their customers to determine the monthly payment that best meets their financial or budgetary needs.

Omni's personal service, combined with industry knowledge, ensures speed, simplicity and convenience in processing your leasing requirements.

Omni provides your business with the financial tools necessary to acquire the equipment that will allow your business to increase earnings and become more productive.



Ron Emerman • 1-800-989-2308

3033 South Parker Rd. #502 • Aurora, CO 80014

1-800-642-2033 • 720-748-2340 • 720-748-3998 Fax • www.omnileasing.net • info@omnileasing.net

Credit Application

Name of Company	Parent Company	Phone		
Address	City	State	ZIP	County
Equipment Location (Street, City, State, ZIP, County)				
Fax	Contact Person	Title	E-Mail	
Federal ID#	Proprietorship <input type="checkbox"/>	Partnership <input type="checkbox"/>	Corporation <input type="checkbox"/>	Type of Business
				Years in Business

Equipment

Manufacturer / Equipment Description	New or Used	Equipment Cost
Vendor / Sales Rep	Phone	Term

Bank References

Bank #1 Name / Address	Phone	Fax
Business Checking Acct. #	Personal Checking Acct. #	Loan Acct. #
		Officer
Bank #2 Name / Address	Phone	Fax
Business Checking Acct. #	Personal Checking Acct. #	Loan Acct. #
		Officer

Trade References

Trade #1	Contact	Phone
Address (Street, City, State, Zip)	Acct. #	Fax
Trade #2	Contact	Phone
Address (Street, City, State, Zip)	Acct. #	Fax
Trade #3	Contact	Phone
Address (Street, City, State, Zip)	Acct. #	Fax

Principal / Owner Information

Principal / Owner #1	Principal / Owner #2	Applicant's Statement: Applicant(s) have answered questions fully and truthfully. Applicant(s) understand that Omni Leasing Corporation and/or related lenders and/or its assigns ("OLC") may check applicant(s)' credit record. Applicant(s) give all of its creditors permission to give OLC any information OLC needs to determine whether OLC wants to grant Applicant(s) credit.
Home Address #1	Home Address #2	
Home Phone #1	Home Phone #2	
Social Security #1	Social Security #2	
Has the applicant ever had: Repossession <input type="checkbox"/> Bankruptcy <input type="checkbox"/> Judgment <input type="checkbox"/> None <input type="checkbox"/>		Authorized Signature
Explain _____		Title
		Date