

## **Leasing Works.... here are a few good reasons why.**

- \* Prompt approval, normally within 24 hours after receipt of all requested information.
  - \* 100% Financing of Equipment cost
  - \* Conservation of valuable bank lines
  - \* Conserves working capital
  - \* Negotiable rates, terms, options, etc
  - \* Total write off of payments.
  - \* Off Balance sheet Financing
- Usage of new equipment without increasing long term debt
- \* Payments made with before tax dollars
  - \* Simplified bookkeeping
  - \* Lease payments are not tax preference items, thus they do not increase the alternative Minimum tax ( AMT).
  - \* Skip payments available.

### *Tailor Made Leases*

You Choose: The equipment is tailor designed to your specifications

You Choose: The length of the lease

You Choose: The residual at the end of the lease

You Choose: How and with who to furnish insurance

You Choose: Whether or not to have skip payments

Please ask your Stephens representative to put you in touch with our leasing specialist or call STEPHENS.

Members of:



LEASE TO OWN  
is a Financial Alternative

**Stephens**  
Manufacturing Co., Inc.

Has a complete Lease/Finance program in place to offer its customers a plan tailored to their individuals needs.

Our Lease/Finance plan is designed to allow you ownership at the end of the term for a small predetermined amount.

Not like others Leases which require you to purchase the equipment at fair market value, which could be a real shock!

Calls us at 1 ( 800 ) 826 0200

or:

Visit our website at:  
[www.stephensmfg.com](http://www.stephensmfg.com)

Fax: (270) 487 8368

