

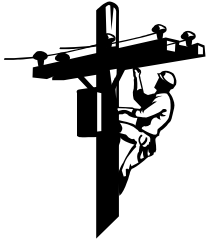
Financing for public projects...



Financing for public safety equipment...



Financing for public utility equipment...



Financing for highway equipment...



public-finance.com

THE MUNICIPAL LEASING AND BOND FINANCING EXPERTS

461 Linden Street
Allentown PA 18101
TEL 610-820-0688
TEL 610-820-4014
FAX 610-433-1272
NET joe@public-finance.com
NET sam@public-finance.com
NET mike@public-finance.com

100 East Hospital Road
Franklin IN 46131
TEL 800.676.4623
TEL 317.736.7275
FAX 317.736.7275
NET tim@public-finance.com

11603 Shelbyville Road
Suite 10
Louisville KY 40243
TEL 800.676.4623
TEL 502.244.4708
FAX 502.244.4709
NET larry@public-finance.com
NET marty@public-finance.com

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THE MUNICIPAL LEASING
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Who Qualifies For Municipal Leasing?

States	Hospitals
Counties	EMS Departments
Cities	School Districts
Towns	Sewer Districts
Townships	State Universities
Boroughs	Water Districts
Villages	Indian Nations
Fire Districts	Police Departments
Parks Departments	All Municipalities

What Is The Value Of Municipal Leasing?

Speed - Immediate acquisition of the equipment you need. **Low Cost** - Low tax-exempt interest rates, no up-front costs of issuance. **Flexibility** - Manageable cash flow with flexible payments that suit your unique budget requirements. **100% Financing** - Fixed rate and term with no issuance costs and no down payment. **Convenience** - No expensive and time-consuming voter referendum - your lease is paid from current appropriations so it isn't considered long-term debt. **Ownership** - Equity builds with each payment - there are no residuals. **Inflation Hedge** - Purchase equipment at today's prices and pay with tomorrow's dollars.

Municipal lease-purchase agreements are basically structured as installment sales contracts which are payable from current appropriations. Municipal leases are not considered to be long term debt. Lease terms can vary from one to ten years and payments may be made monthly, quarterly, semi-annually or annually, in advance or in arrears.

What Special Needs Does Municipal Leasing Meet?

Financial Need

Reducing Monthly Outlays Because municipal interest payments are exempt from federal income taxes, public-finance.com passes its tax savings on to you in the form of lower interest rates that keep your payments affordable

Leveraging Cash Position If your balance sheet is healthy, keep those cash reserves fully invested and use the income to offset the interest portion of your lease payments. Our tax-exempt lease rates may even be lower than the rate you can earn on your invested funds.

Preserving Cash With no up-front cash required, you can use your available capital for operating requirements rather than for down payments.

Simplifying Financial Transactions A master lease line can eliminate the hassles of negotiating and bidding multiple purchases. We will fund your entire lease, eliminating the need for underwriting by investment bankers, and the need to prepare lengthy bond offering documents.

Funding Immediate Needs You'll get the equipment you need now without waiting for next year's budget cycle and without the costs and delays of a voter referendum.

Pooling Financial Needs For Discounts Consolidate the equipment needs of all your departments into a single lease line and reap the rewards of lower interest rates

Increasing Financial Control Coordinate the purchasing activities of multiple departments with a master lease line that guarantees the same favorable terms for every transaction

What Types Of Equipment Can Be Lease-Purchased?

Computer Hardware	Fire and Rescue
Telephone Systems	Road Maintenance
Hospital and EMS	Highway and Bridge
Energy Management	Computer Software
Office Technology	Trash Collection
Vehicles	E911 Systems

What Types Of Lease Structures Are Available?

We offer lease-purchase plans with features customized for each individual municipality, including:

- Single Purchase Leases
- Master Lease Programs
- Credit Lines
- Escrow and Advance Funding
- Early Purchase Options
- Special Payment Structures
- Financing for Non-Profit Organizations

We're In A Partnership With Our Customers.

Customer Focus - Our initial emphasis in every sale is to identify and meet customer requirements. **Customer Service** - Our internal processes are designed to provide fast approval and smooth lease execution. **Flexibility** - We provide lease structures to match your individual needs and budget requirements. **Commitment** - We will stay with you through the entire leasing process, from need identification through approval, documentation and closing. We will work with you through every step of selecting, acquiring and financing your equipment needs.