Factors Influencing Leasing (or Equipment Term Loan) Decisions

- Desire for 100% financing of the equipment cost
- Desire for Operating Lease treatment for financial reporting purposes
- Credit facility covenants limit funded debt but are liberal w/r/t operating leases
- Duration Mismatch:
  1. Assets have depreciating value due to technological advances that make their life cycle shorter
  2. Assets have long life value but expected usage is shorter
  3. Need for fixed rate equipment financing for terms beyond typical bank financing
- Desire for Leases or Loan term to match up to the useful life of equipment being deployed due to usage or project considerations
- Assets which experience heavy usage and rough operating environments and user does not want to own
- AMT, Deferred Taxes, Cash Flow concerns

Equipment Financing for Medical Practices

- We make it convenient by partnering with local relationship managers in your area
- Will finance up to 100% - we make it easy
- Traditional Loans (fixed or floating)
- Tax Leases: Fair Market Value (FMV), FMV Early Buyout
- Finance Leases: $1 Purchase Option Loans, Fixed Balloon Option & Synthetic Lease Structures
- Interim Funding Facilities
- Payments: will provide you structures that match your equipment characteristic and need
- Financing options can include financing of build-out with leasehold improvements, furniture, fixtures, and new/used equipment needed to run your practice
Thank you and please let me know if I can help with any of your equipment financing needs.

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