



## LEASE UNDERWRITING & LEASE RATES

<b>EQUIPMENT:</b>	<b>CREDIT CARD AND POS EQUIPMENT</b>
Advance Payments:	Collected via ACH within 24 hours of funding
Personal Guarantor:	Must be an owner
Recourse Period:	First payment recourse. Additionally liable for recourse for fraud, forgery or misrepresentation
Verification Call:	Required on all leases
Required For Approval:	Fully completed and signed 4 page Azura lease OR Azura Customer Application
Required For Funding:	Clear copies of Lease Contract, Merchant Application, Voided check, Driver's License, D&A
Additional Underwriting Items:	Proof of business and/or ownership may be requested if not readily available online through verifiable source. White outs or cross outs are not accepted
<b>Lease Type:</b>	<b>Fair Market Value Leases only.</b>

**60 MO POS Only**

Credit Grade	24 Months	36 Months	48 Months	60 Months
<b>A+</b>	0.0570	0.0400	0.0279	0.0241
<b>A</b>	0.0590	0.0420	0.0287	0.0248
<b>B</b>	0.0620	0.0450	0.0300	0.0259
<b>C</b>	0.0650	0.0500	0.0320	0.0280
<b>D</b>	0.0730	0.0550	0.0420	0.0368
<b>E</b>	0.0770	0.0575	0.0460	0.0408

**Lease Type:** **Lease to Own** **60 MO POS Only**

Credit Grade	12 Months	24 Months	36 Months	48 Months	60 Months
<b>A+</b>	0.10056	0.0537	0.03785	0.02981	0.02497
<b>A</b>	0.10323	0.0547	0.03829	0.03014	0.02497
<b>B</b>	0.11754	0.0579	0.04140	0.03311	0.02772
<b>C</b>	0.13031	0.0619	0.04406	0.03465	0.03047
<b>D</b>	0.14163	0.0685	0.05183	0.04279	0.03850
<b>E</b>	0.15218	0.0741	0.05672	0.04840	0.04150