

Leasing Program

Version 1.0 — November, 2016

Cineo Lighting has teamed up with an experienced broadcast leasing specialist to provide our customers with comprehensive and flexible financing options.

Overview:

The Program will provide operating and capital equipment leases to customers of Cineo Lighting (“Cineo”). The program will be designed to offer Cineo customers flexible, competitive finance and lease terms for Cineo’s products and, if requested, equipment from various other vendors may be included.

Key Benefits:

- 100% Financing - You can finance up to 100% of the equipment cost. Often, service, install, and sales tax can be included.
- Conserve Cash and Bank Lines – Preserve cash and bank lines.
- Obsolescence protection - Match payment plans to expected useful life. Flexible end of term options.
- Customized solutions - Highly competitive rates, flexible financing terms and structures designed to meet your requirements.

Why work with us?

- We focus on financing Studio products – we specialize in financing for equipment, technology, systems and software used in Film, Broadcast and Corporate Studios.
- Unlimited Resources – we can customize terms (capital or operational) for transaction sizes ranging from \$25,000 to \$3 million (or more).
- Personal Service – Every customer is important to us.

We have over 30 years of experience financing in the broadcast and media industries. Our expertise includes financing both established companies as well as emerging growth enterprises.

The Leasing Process

BASIC CREDIT CRITERIA FOR APPLICATION ONLY CUSTOMERS: (Up to \$250,000)

- Minimum time in business: Incorporated for three (3) years or more
- Personal Guarantees required for Application Only Submittals
- Satisfactory credit according to CBR’s

Expectations are to respond to all applications within two (2) business days, excluding Customers that may exceed \$250,000 in total exposure.

CREDIT INFORMATION FOR ABOVE \$250,000:

Cineo Credit Application for transactions larger than \$250,000 (or that are not approved on an application only basis will require the customer to submit:

- Last three years end corporate financial statements and latest interim (if statements are compiled or internal, Tax Returns will be required)
- Last two individual tax returns and current personal financial statement for each individual guarantor (if applicable).

Generally, credit applications for transactions in excess of \$250,000 will be processed for approval within 4-5 business days following receipt of the above information and other items of information that may be required.

We offer both Capital Leases (\$1 Purchase Option) and Operating Leases (*Fair Market Value Purchase Option "FMV") and terms ranging from 36-60 months all at competitive rates.

PROGRAM RATES: Monthly payments shown below are based upon \$100,000

Capital Lease

Term	Rate Factor	Monthly Payment	Purchase Option
36 Months	.02948	\$2,948	\$1.00
48 Months	.02254	\$2,254	\$1.00
60 Months	.01837	\$1,837	\$1.00

Operating Lease

Term	Rate Factor	Monthly Payment	Purchase Option
36 Months	.02424	\$2,424	*FMV
48 Months	.01916	\$1,916	*FMV
60 Months	.01788	\$1,788	*FMV

*At the end of the lease term lessee may elect to either purchase the equipment for fair market value or return the equipment to the lessor.

An array of financing solutions

Put Cineo Lighting products to work for you with no money down and predictable monthly payments!

Call or Email Stan Wysocki

Contact Stan Wysocki at Commercial Finance Group today for more information:

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