



February 2010 Lease Rate Factors

\$5,000 - \$20,000	36	48	60
<i>End of Term</i>	<i>months</i>	<i>months</i>	<i>months</i>
\$10	0.03464	0.02758	0.02339
10% of Amount Financed	0.03192	0.02534	0.02170
20% of Amount Financed	0.02965	0.02258	0.02050

\$20,000 - \$50,000	36	48	60
<i>End of Term</i>	<i>months</i>	<i>months</i>	<i>months</i>
\$10	0.03301	0.02597	0.02176
10% of Amount Financed	0.03066	0.02428	0.02047
20% of Amount Financed	0.02830	0.02258	0.01919

\$50,000 - \$100,000	36	48	60
<i>End of Term</i>	<i>months</i>	<i>months</i>	<i>months</i>
\$10	0.03274	0.02593	0.02171
10% of Amount Financed	0.03036	0.02416	0.02017
20% of Amount Financed	0.02798	0.02245	0.01886

Over \$100,000	36	48	60
<i>End of Term</i>	<i>months</i>	<i>months</i>	<i>months</i>
\$10	0.03259	0.02563	0.02136
10% of Amount Financed	0.02973	0.02343	0.01954
20% of Amount Financed	0.02730	0.02167	0.01819

Payment factors are for quoting purposes only. Payments and structures may be adjusted up or down depending on customer credit strength.

Rates are subject to change without notice in the event of significant change of rates

Above end of term amounts are not "Walk Away" leases; they are TRAC or Stretch leases.

There is a one time up front Administration Fee with each contract.

Factors assume first and last in advance only.

Please call for special structures and custom payment streams.

All applications are subject to credit approval.

Phone 416-918-0379 Fax 905-785-1947 jeff.pathways@live.com