

SOUTHERN
STATES
TOYOTALIFT

Corporate Office

115 S. 78th St.
Tampa, FL 33619
800.226.2345
813.621.1000

Florida Locations

Winter Haven, FL
863.967.8551

Orlando, FL
407.859.3000

Ocala, FL
352.840.0030

Jacksonville, FL
904.764.7662

Georgia Locations

Valdosta, GA
229.247.8377

Macon, GA
478.788.0520

Midland, GA
706.660.0067

Albany, GA
229.338.7277



5 FORKLIFT FINANCING OPTIONS

1 CLOSED-END OPERATING LEASE

Alternative financing tool through which customer obtains the right to use the equipment acquired from dealer typically without the full cost of ownership.

ADVANTAGES:

Right to use typically without full cost of ownership, offers cash management flexibility in the structuring of lease payments, and lease payments may be tax deductible.

2 CAPITAL LEASE

Lease with characteristics of a purchase agreement, typically providing for a purchase option at nominal or below-market price (also known as a Conditional Sales Lease).

ADVANTAGES:

Alternative to cash and retail installment contractors, equipment is available for purchase at the end of the lease for a nominal amount, no penalties for severer operating conditions, and no overtime charges for high annual operating hours.

3 FLEXIBLE TERM LEASE

Lease which lets the company lease for a specific initial term with an option to renew lease for a second (or subsequent) specific term(s) at predetermined lease payments.

ADVANTAGES:

Flexibility to terminate the lease at the end of the specified terms while locking in the monthly payments for the future, ability to match specific lease periods with the firm's contract commitments, and ability to structure a program that will adjust to anticipated market conditions.

4 MASTER LEASE OR CREDIT LINE

Lease line of credit for current and future equipment acquisition needs under single master lease agreement (applicable to Operating, Flexible and Capital leases).

ADVANTAGES:

Allows fleet owners to make multiple purchases over an extended period of time, the credit line requires just one master lease agreement, and additional equipment leases are handled on a supplemental agreement that sets forth applicable lease terms at time of delivery.

5 RETAIL INSTALLMENT LOAN

Traditional equipment financing.

ADVANTAGES:

Good alternative to cash, full responsibility of ownership (including responsibility for disposal), generally used in all standard business operating conditions.