



**RETAIL INSTALLMENT CONTRACT**

(Finance Lease Contract)

314.469.8951 office  
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1215 Fern Ridge Parkway • Suite 216 • St. Louis, MO 63141

This is a Lease between FTL Finance, a division of FTL Capital Partners, LLC (Lessor) whose address is shown above and indicated below.

LEASE NUMBER	
INSTALLATION DATE	1st PAYMENT DATE

VENDOR

VENDOR NAME	PHONE	FAX	
STREET ADDRESS	CITY	STATE	ZIP

LESSEE

NAME OF LESSEE (If Corporation, List full name of Corporation)	PHONE	E-MAIL	
BILLING ADDRESS	CITY	STATE	ZIP
LOCATION OF EQUIPMENT - IF DIFFERENT FROM BILLING - STREET, CITY, STATE, ZIP			

**EQUIPMENT - (BRAND / DESCRIPTION / MODEL / SERIAL #)**

	<input type="checkbox"/> NEW
	<input type="checkbox"/> USED
<input type="checkbox"/> See attached proposal	

In this Lease, the words "I", "we", "us", mean the Lessor. The words "you", "yours", and "Buyer" mean the Lessee or parties leasing the Equipment. "Equipment" is the item(s) you are leasing. It encompasses any combination of tangible assets, rights to access or use services, software, documentation and manuals, etc.

**LEASE:** You agree to lease from us and we agree to lease to you, the Equipment listed above. You promise to pay us the sum of all of the rental/Lease payments indicated below, which sum can be calculated by multiplying the number of payments times the payment amount indicated below.

**PAYMENT TERMS:** The Lessee shall make monthly payments in the number and in the amounts shown in the attached Truth in Lending Act ("TILA") Disclosure, which is incorporated herein by reference. Payments shall be due on the same day of each succeeding month following the first payment. The Lease payments shall be due whether or not the Lessee has received notice of a payment due. You will purchase the Equipment at the end of the Lease term, and the price will be the buyout amount shown on the TILA Disclosure.

**SELECT A PROGRAM**

(MONTHLY PAYMENT MUST BE SELECTED REGARDLESS OF PROGRAM INDICATED)

- REGULAR FINANCING:** You agree to lease from us and we agree to lease to you, the Equipment listed above. You promise to pay us the sum of all of the rental/Lease payments indicated below which sum can be calculated by multiplying the number of payments times the payment amount indicated below. **At the time of installation a check needs to be made payable to FTL FINANCE for the first and last payment.**
- 12 MONTHS SAME AS CASH:** The Lessee, if approved by Lessor, elects this payment option. The Lessee will not be charged interest for the first twelve months of the Lease as long as the Lease is paid in full within the twelve months. If Lessee does not pay the Lease in full within twelve (12) months, interest will be charged from the installation date shown above.
- 6 MONTHS SAME AS CASH: (IF APPLICABLE, MUST SELECT 60 MONTH TERM)** The Lessee, if approved by Lessor, elects this payment option. The Lessee will not be charged interest for the first six months of the Lease as long as the Lease is paid in full within the six months. If Lessee does not pay the Lease in full within 6 months, interest will be charged from the installation date shown above.
- 90 DAY SAME AS CASH CONDITIONS:** (If applicable) The Lessee, if approved by Lessor, elects this payment option. The Lessee will not be charged interest for the first 90 days of the Lease as long as the Lease is paid in full within the 90 days. If Lessee does not pay the Lease in full within 90 days, interest will be charged from the installation date shown above.

**LEASE TERM:** This Lease shall begin on the above Lease commencement date and shall terminate upon full payment per Schedule of Payments shown on the TILA Disclosure together with all other amounts due under the terms of this Lease.

**LOCATION OF EQUIPMENT:** The Equipment shall be located at the address shown as "Location of Equipment" (above) during the Lease term, and shall not be removed from such location without the Lessor's prior written consent.

**ACCEPTANCE OF EQUIPMENT:** The Lessee shall inspect each item of Equipment delivered pursuant to this Lease. The Lessee shall immediately notify the Lessor of any discrepancies between such item of Equipment and the description of the Equipment in the Equipment schedule. If the Lessee fails to provide such notice before accepting delivery of the Equipment, the Lessee will be conclusively presumed to have accepted the Equipment as specified in the Equipment Schedule.

You have read and agree to the terms which appear on both sides of this Lease. You understand that the Lease commenced on the Lease commencement date shown above. You are signing this contract stating the Equipment listed above has been installed in full to your satisfaction.

**NOTICE TO THE BUYER.**

1. DO NOT SIGN THIS AGREEMENT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES.
2. YOU ARE ENTITLED TO AN EXACT COPY OF THE AGREEMENT YOU SIGN.
3. UNDER THE LAW YOU HAVE THE RIGHT, AMONG OTHERS, TO PAY IN ADVANCE THE FULL AMOUNT DUE AND TO OBTAIN UNDER CERTAIN CONDITIONS A PARTIAL REFUND OF THE FINANCE CHARGE.

You acknowledge receipt of a completed copy of this Lease, with all Lease terms filled in, and acknowledge and agree that you shall be deemed to have unconditionally accepted the Equipment we have leased to you under our Lease, particulars of which are given above, that it has been delivered as you requested, that the Equipment is in good condition, and you understand that your promise under this Lease became irrevocable and independent upon your acceptance of the leased Equipment.

**RETAIL INSTALLMENT CONTRACT**

Date: \_\_\_\_\_

Date: \_\_\_\_\_



For FTL office use only.

\_\_\_\_\_  
Lessee #1 Authorized Signature

\_\_\_\_\_  
Lessee #2 Authorized Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

By \_\_\_\_\_

\_\_\_\_\_  
Title Corporation

\_\_\_\_\_  
Title Corporation

Date \_\_\_\_\_