

AI-50879

Purchasing Department

CC CONSENT

Meeting Date: 09/01/2015

Submitted For: Tanya Delira, PURCHASING DEPT.

Submitted By: Tanya Delira, PURCHASING DEPT.

Department: PURCHASING DEPT.

Information

CAPTION

Veteran Service Office:

Requesting authority to enter into a 48-month new (capital) lease copier for a RICOH AFICIO MP C4503 through our membership/participation with (DIR) Department of Information Resources awarded vendor, RICOH USA / GE RICOH USA contract DIR-SDD-3041 through Requisition #279991 in the amount of \$181.74/month-equipment, 5,000 B/W impressions @ \$34.50/month & 750 color impressions @ \$79.18/month with a total of \$295.42/month, effective upon approval.

BACKGROUND

Fiscal Impact

FISCAL YEAR: 2015

ACCT. #: 5-1100-444-00-370-001-0-610

FUNDS AVAILABLE Y/N?: y

MATCHING FUNDS Y/N?:

BUDGETARY IMPACT:

FISCAL YEAR: 2015

ACCT. #: 5-1100-444-00-370-001-0-780

FUNDS AVAILABLE Y/N?: y

MATCHING FUNDS Y/N?:

BUDGETARY IMPACT:

Attachments

Ricoh USA

Form Review

Inbox

Reviewed By

Date

Tanya Delira

08/13/2015 09:14 AM

Form Started By: Tanya Delira

Started On: 08/13/2015 09:14 AM

Requisition

Req # 00279991

PO #

Date: 07/01/15

Bill To: x
 x

Vendor: 211567
GE CAPITAL INFORMATION TECHNOLOGY SOI
RICOH USA, INC.
P.O. BOX 650073
DALLAS TX 75265

Ship To: VETERAN'S SERVICE OFFICE
2816 S. BUS. 281
EDINBURG TX 78539

Contact: DGUZMAN
956-318-2436

Contract No: STATE OF TEXAS DIR

Special Instructions:

QUANTITY	UOM	DESCRIPTION	UNIT PRICE	AMOUNT
		LEASE TERM 48 MONTHS. 5 MONTHS REMAINING IN FISCAL YEAR 08/01/2015-12/31/2015. DELIVERY CONTACT: DOLORES GUZMAN SERVICE MAINTENANCE INCLUDES 5,000 B/W CLICKS MONTHLY SERVICE/MAINTENANCE INCLUDES 1,850 COLOR CLICKS MONTHLY OVERAGES BILLED QUARTERLY B/W OVERAGES @\$0.0069 & COLOR OVERAGES @ \$0.0428 GOLD SERVICE ENTITLEMENTS INCLUDES: PARTS, LABOR, TONER & STAPLES. TO THE EXTENT PERMITTED BY THE LAWS & CONSTITUTION OF THE STATE OF TEXAS, EQUIPMENT IS TO BE LEASED IN ACCORDANCE WITH THE TERMS & CONDITIONS OF THE STATE OF TEXAS DEPARTMENT OF INFORMATION RESOURCES CONTRACT NO. DIR-TSO-3041 APPENDIX D MASTER LEASE AGREEMENT. IT IS ACKNOWLEDGE & AGREED THAT THIS PURCHASE ORDER CONSTITUTES A "SCHEDULE" AS DEFINED IN THE MASTER LEASE AGREEMENT. BILL & SHIP TO: HIDALGO COUNTY OF VETERANS SERVICES 4816 S. BUSINESS HWY 281 EDINBURG, TX 78539 DO NOT DUPLICATE ORDER		
5.00	MONTH	RICOH AFICIO MPC45403 COLOR & BLACK/WHITE MULTIFUNCTIONAL DRIVE - 45PRM MONOCHROME & COLOR; 2300-SHEET PAPER CAPACITY TRAY 1,2,3 & 4-550 SHEET PAPER TRAYS AND 1-100 SHEET BYPASS; EXTERNAL 2000 SHEET BOOKLET FINISHER/STAPLER/SORTER WITH HOLE-PUNCH; DOSS (DATA OVERRWRITE SECURITY SYSTEM) FOR ISO 15408 COMPLIANCE; SCAN T/PRINT FROM USB/SD CARD; CONFIGURED FAX, PRINT & SCAN; PROVIDING BOTH BLACK & WHITE & COLOR SCANNING; ESP POWER FILTER, ENERGY STAR COMPLIANT - 48 MONTH CONTRACT	103.35	516.75
5.00	MONTH	ESP XG-PCS-15D - DIGITAL NETWORK POWERFILTER	3.79	18.95
5.00	MONTH	NETWORK PRINT/SCAN (SEG.BC4)	6.26	31.30
5.00	MONTH	LCIT PB3170 (2000 SHEETS)	11.84	59.20
5.00	MONTH	BRIDGE UNIT BU3070	2.07	10.35
5.00	MONTH	BLKLET FINISHER SR3170 (2000 SHEETS)	40.05	200.25
5.00	MONTH	PUNCH UNIT PU3060	5.60	28.00
5.00	MONTH	FAX OPTION TYPE M4	8.78	43.90
5.00	MONTH	SERVICE (5,000 B/W IMPRESSIONS)	34.50	172.50
5.00	MONTH	SERVICE (1850 COLOR IMPRESSIONS)	79.18	395.90

Authorized By: _____

Requisition

Req # 00279991

PO #

Date: 07/01/15

Bill To: x
 x

Vendor: 211567
GE CAPITAL INFORMATION TECHNOLOGY SOI
RICOH USA, INC.
P.O. BOX 650073
DALLAS TX 75265

Ship To: VETERAN'S SERVICE OFFICE
2816 S. BUS. 281
EDINBURG TX 78539

Contact:

QUANTITY	UOM	DESCRIPTION	UNIT PRICE	AMOUNT
5.00	MONTH	1500 B/W IMPRESSIONS OVERAGES MONTHLY @ .0069	10.35	51.75
5.00	MONTH	200 COLOR IMPRESSIONS MONTHLY @ .0428 OVERAGES	8.56	42.80
		Account No _____	<u>Encumbrance</u>	
		5-1100-444-00-370-001-0-610	94.55	
		5-1100-444-00-370-001-0-780	1,477.10	
			Freight	.00
			Total	1,571.65
		DO NOT DUPLICATE ORDER		

Authorized By: _____

www.ricoh-usa.com



Please direct any questions on this proposal to:

Aissa Acevedo— Services Executive, Major Accouts

Mobile: (956) 607-6465

Fax: (956) 687-2012

Email: Aissa.Acevedo@Ricoh-USA.com

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Ricoh MPC4503

Color & Black/White Multifunctional Device



Key Features

- 45-PPM monochrome and color
- 2,300-sheet paper capacity
Tray 1, 2, 3 & 4 – 550 Sheet Paper Trays
And 1 – 100 Sheet Bypass
- External 2,000 Sheet Booklet Finisher / Stapler / Sorter
With Hole-Punch
- DOSS (Data Overwrite Security System)
For ISO 15408 Compliance
- Scan to/Print from USB/SD Card
- Configured fax, print & scan;
providing both black & white and color scanning
- ESP power filter
- Energy Star® compliant



DIR Contract - Investment Details for 48 Months

Line	Equipment Breakdown	DIR Purchase Pricing	DIR 48 Month Pricing	Hidalgo Budget Code
20	Ricoh MPC4503 #416518	\$3,875.85	\$103.35	780
23	ESP XG-PCS-15D - Digital Network Powerfilter	\$151.13	\$3.79	780
24	Network Print/Scan (Seg. BC4)	\$250.00	\$6.26	780
26	Paper Feed Unit PB3160	\$472.52	\$11.84	780
31	Bridge Unit BU3070	\$82.62	\$2.07	780
35	Booklet Finisher SR3170 (2,000 Sheets)	\$1,598.90	\$40.05	780
37	Punch Unit PU3060	\$223.67	\$5.60	780
45	Fax Option Type M4	\$350.61	\$8.78	531
Equipment Totals		\$7,005.29	\$181.74	
Service (5,000 B/W impressions monthly @ \$0.0069)			\$34.50	430
Service (1,850 Color impressions monthly @ \$0.0428)			\$79.18	430

Overages billed quarterly. B/W @ \$0.0069 and Color @ \$0.0428

GRAND TOTAL: \$295.42

(Please see attached DIR Pricing Sheet for further break down and verification of contracted pricing)

Pricing Components Include: Equipment, Delivery, Installation, Operator Training, Maintenance, Toner, Staples and Service performed by Ricoh Customer Service Technicians (You will incur no additional charges for parts or labor)

****NOTE: All rates are based off of the State of Texas DIR Contract: STATE OF TEXAS DIR-TSO-3041**

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Ricoh USA, Inc.

Vendor ID

12227835217

URL
Vendor Website
[https://www.ricoh-](https://www.ricoh-usa.com)
[usa.com](https://www.ricoh-usa.com)
[/majoraccount/txdir/](https://www.ricoh-usa.com/majoraccount/txdir/)
HUB Type

Non HUB

E-Rate Qualified

DIR Contract Number

DIR-TSO-3041

Contract Term End Date

6/25/2016

Contract Exp Date

6/25/2019

Contact Ricoh USA, Inc.
Contact
Ben Rotz
<mailto:ben.rotz@ricoh.com>
Phone

(512) 699-8949

Fax

(913) 273-1567

Contact DIR
Contact
Airy Luangaphay
<mailto:airy.luangaphay@dir.texas.gov>
Phone

(512) 463-3018

Fax

(512) 475-4759

Contract Overview

Ricoh offers Ricoh branded hardware and related services for copiers, printers, scanners, and document management. Additional products and services include: lease and rental agreements. Customers can purchase directly through this DIR contract. Contracts may be used by state and local government, public education, other public entities in Texas, as well as public entities outside the state. One reseller is available for Riso products under this contract.

Contract Documents

- [DIR-TSO-3041 Contract PDF \(190.39KB\)](http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041%20Contract.pdf) ([http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041 Contract.pdf](http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041%20Contract.pdf))
- [DIR-TSO-3041 Appendix A Standard Terms and Conditions PDF \(480.91KB\)](http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041%20Appendix%20A%20Standard%20Terms%20and%20Conditions.pdf) ([http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041 Appendix A Standard Terms and Conditions.pdf](http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041%20Appendix%20A%20Standard%20Terms%20and%20Conditions.pdf))
- [DIR-TSO-3041 Appendix B HUB Subcontracting Plan PDF \(751.78KB\)](http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041%20Appendix%20B%20HUB%20Subcontracting%20Plan.pdf) ([http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts](http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041%20Appendix%20B%20HUB%20Subcontracting%20Plan.pdf))

[/DIR-TSO-3041 Appendix B HUB Subcontracting Plan.pdf](#)

- [DIR-TSO-3041 Appendix C Pricing Index PDF \(3.3MB\) \(http://publishingext.dir.texas.gov/portal/Internal/contracts-and-services/Contracts/DIR-TSO-3041 Appendix C Pricing Index.pdf\)](#)
- [DIR-TSO-3041 Appendix D Master Lease Agreement PDF \(306.83KB\) \(http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041 Appendix D Master Lease Agreement.pdf\)](#)
- [DIR-TSO-3041 Appendix E Master Operating Lease Agreement PDF \(461.81KB\) \(http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041 Appendix E Master Operating Lease Agreement.pdf\)](#)
- [DIR-TSO-3041 Appendix F Maintenance and Sale Agreement PDF \(113.48KB\) \(http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041 Appendix F Maintenance and Sale Agreement.pdf\)](#)
- [DIR-TSO-3041 Appendix G Service Agreement PDF \(517.6KB\) \(http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041 Appendix G Service Agreement.pdf\)](#)
- [DIR-TSO-3041 Appendix H Service Level Agreement PDF \(85.16KB\) \(http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041 Appendix H Service Level Agreement.pdf\)](#)
- [DIR-TSO-3041 Appendix I Statement of Work PDF \(982.59KB\) \(http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041 Appendix I Statement of Work.pdf\)](#)
- [DIR-TSO-3041 Appendix J Equipment Schedule to Master Lease Agreement PDF \(305.15KB\) \(http://publishingext.dir.texas.gov/portal/internal/contracts-and-services/Contracts/DIR-TSO-3041 Appendix J Equipment Schedule to Master Lease Agreement.pdf\)](#)

Electronic and Information Resources (EIR) Accessibility

Information regarding Electronic and Information Resources (EIR) accessibility of this vendor's offerings is included in the contract. Agencies purchasing products or services are responsible for complying with Texas EIR Accessibility statute and rules, as defined in TGC 2054 Subchapter M, 1TAC 206, and 1 TAC 213. For additional information, visit the Vendor Website or contact the vendor directly.

Please note that some of the documents on this page are in the PDF format. Please [download the Adobe Reader \(http://get.adobe.com/reader/\)](#) in order to view these documents.

Reseller Vendor Contacts

Vendor Name	Contact Name	Phone/Fax
3N1 Office Products, Inc.	Non HUB	Joel Campisi (mailto:joel@3n1.com) Phone: 501-312-0050

Purchase / Lease / Full Maintenance

Schedule B to Room Master Pricing Agreement

Contract #: DIR-TSO-3041

Product Code	Room	Copier	Equipment	Suggested	Contract	Rental					Change	Basis	Frequency	Basis	Allowance	Basis	Allowance	Basis	Allowance	Color	Color	Supplies	Production	Delivery	
						Price Per Unit	Price	Price	24 Monthly	36 Monthly															48 Monthly
416518	4S B&W / 4S Color	4S B&W / 4S Color	MP C650S	\$18,980.00	\$3,875.95	\$179.89	\$126.34	\$103.35	\$97.85																
416534	60 B&W / 60 Color	60 B&W / 60 Color	MP C650S	\$22,014.00	\$5,908.24	\$264.14	\$194.78	\$151.76	\$133.40																
004494	PS-W/5/CD4	PS-W/5/CD4	MP C650S	\$25,315.00	\$8,029.22	\$404.57	\$283.02	\$232.44	\$204.33																
416544	41720	41720	MP C650S	448.00	151.13	6.59	4.61	3.70	3.33																
416544	41720	41720	MP C650S	448.00	283.11	12.34	7.63	6.26	5.61																
416548	41658	41658	MP C650S	1,650.00	472.32	20.60	14.41	11.84	10.40																
416588	41658	41658	MP C650S	1,650.00	514.88	22.45	15.70	12.80	11.34																
416588	41658	41658	MP C650S	1,650.00	1,298.00	58.82	40.88	33.59	30.59																
416588	41658	41658	MP C650S	1,650.00	261.22	7.12	4.88	4.04	3.59																
416588	41658	41658	MP C650S	1,650.00	261.22	3.00	2.32	2.07	1.82																
416588	41658	41658	MP C650S	1,650.00	720.26	31.41	21.97	18.05	16.88																
416588	41658	41658	MP C650S	1,650.00	1,333.44	54.57	34.97	28.59	24.92																
416588	41658	41658	MP C650S	1,650.00	1,582.80	68.71	48.77	40.05	35.21																
416588	41658	41658	MP C650S	1,650.00	1,228.47	52.70	36.81	30.31	26.64																
416588	41658	41658	MP C650S	1,650.00	409.05	17.82	12.48	10.25	9.01																
416588	41658	41658	MP C650S	1,650.00	298.08	11.82	8.14	6.59	5.88																
416588	41658	41658	MP C650S	1,650.00	142.08	6.18	4.33	3.58	3.13																
416588	41658	41658	MP C650S	1,650.00	38.28	1.77	1.17	0.95	0.84																
416588	41658	41658	MP C650S	1,650.00	402.77	14.82	10.27	8.29	7.29																
416588	41658	41658	MP C650S	1,650.00	168.61	3.92	2.73	2.19	2.40																
416588	41658	41658	MP C650S	1,650.00	350.21	15.28	10.81	8.28	7.22																
416588	41658	41658	MP C650S	1,650.00	110.83	4.83	3.28	2.78	2.44																
416588	41658	41658	MP C650S	1,650.00	285.72	11.15	7.48	5.85	5.05																
416588	41658	41658	MP C650S	1,650.00	37.28	1.83	1.14	0.89	0.82																
416588	41658	41658	MP C650S	1,650.00	47.25	2.05	1.44	1.10	1.04																
416588	41658	41658	MP C650S	1,650.00	25.18	1.10	0.77	0.63	0.55																
416588	41658	41658	MP C650S	1,650.00	429.20	18.71	13.00	10.25	9.45																
416588	41658	41658	MP C650S	1,650.00	220.03	7.56	5.29	4.18	3.65																
416588	41658	41658	MP C650S	1,650.00	655.88	31.93	22.16	17.22	15.02																
416588	41658	41658	MP C650S	1,650.00	204.82	8.92	6.24	5.12	4.50																
416588	41658	41658	MP C650S	1,650.00	51.38	2.24	1.57	1.29	1.13																
416588	41658	41658	MP C650S	1,650.00	60.45	2.64	1.84	1.45	1.33																
416588	41658	41658	MP C650S	1,650.00	398.86	18.98	13.07	10.45	9.80																
416588	41658	41658	MP C650S	1,650.00	65.47	2.77	1.94	1.59	1.40																
416588	41658	41658	MP C650S	1,650.00	304.27	13.27	9.28	7.02	6.20																
416588	41658	41658	MP C650S	1,650.00	125.94	5.48	3.84	3.15	2.77																
416588	41658	41658	MP C650S	1,650.00	197.02	8.77	6.18	5.48	4.85																
416588	41658	41658	MP C650S	1,650.00	755.03	32.95	23.05	18.23	16.54																
416588	41658	41658	MP C650S	1,650.00	2,234.70	98.31	68.77	56.48	50.48																
416588	41658	41658	MP C650S	1,650.00	197.02	8.77	6.18	5.48	4.85																
416588	41658	41658	MP C650S	1,650.00	755.03	32.95	23.05	18.23	16.54																
416588	41658	41658	MP C650S	1,650.00	2,234.70	98.31	68.77	56.48	50.48																
416588	41658	41658	MP C650S	1,650.00	197.02	8.77	6.18	5.48	4.85																
416588	41658	41658	MP C650S	1,650.00	755.03	32.95	23.05	18.23	16.54																
416588	41658	41658	MP C650S	1,650.00	2,234.70	98.31	68.77	56.48	50.48																
416588	41658	41658	MP C650S	1,650.00	197.02	8.77	6.18	5.48	4.85																
416588	41658	41658	MP C650S	1,650.00	755.03	32.95	23.05	18.23	16.54																
416588	41658	41658	MP C650S	1,650.00	2,234.70	98.31	68.77	56.48	50.48																
416588	41658	41658	MP C650S	1,650.00	197.02	8.77	6.18	5.48	4.85																
416588	41658	41658	MP C650S	1,650.00	755.03	32.95	23.05	18.23	16.54																
416588	41658	41658	MP C650S	1,650.00	2,234.70	98.31	68.77	56.48	50.48																
416588	41658	41658	MP C650S	1,650.00	197.02	8.77	6.18	5.48	4.85																
416588	41658	41658	MP C650S	1,650.00	755.03	32.95	23.05	18.23	16.54																
416588	41658	41658	MP C650S	1,650.00	2,234.70	98.31	68.77	56.48	50.48																
416588	41658	41658	MP C650S	1,650.00	197.02	8.77	6.18	5.48	4.85																
416588	41658	41658	MP C650S	1,650.00	755.03	32.95	23.05	18.23	16.54																
416588	41658	41658	MP C650S	1,650.00	2,234.70	98.31	68.77	56.48	50.48																
416588	41658	41658	MP C650S	1,650.00	197.02	8.77	6.18	5.48	4.85																

Financial Calculators

- Mortgage Calculator
- Loan Calculator
- Auto Loan Calculator
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- Real Estate Calculator
- Take-Home-Paycheck Calculator
- Payment Calculator
- Retirement Calculator
- Amortization Calculator
- Investment Calculator
- Currency Calculator
- Compound Interest Calculator
- Inflation Calculator
- Lease Calculator**
- Finance Calculator
- Mortgage Payoff Calculator
- Refinance Calculator
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- Weight Loss Calculators
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Lease Calculator

Fix Rate		Fix Payment		Result	
Product/Property Value	\$	7005.29	Interest/Return Rate	11.201%	
Residual Value	\$	00	Total of 48 Monthly Payments	\$8,723.52	
Lease Term		0 years	Total Interest	\$1,718.23	
		48 months			
Monthly Payment	\$	181.74			
<input type="button" value="Calculate"/>					

Related

[Auto Lease Calculator](#) | [Auto Loan Calculator](#)

What is a Lease?

A lease is a contract made for the use of an asset. It is made between a lessor (the owner of the asset) and a lessee (the person who wants to use the asset).

You will hear the most about leasing houses and cars, but you can lease anything. Businesses routinely lease all sort of equipment, because the effect on the bottom line and on taxes is favorable.

There is a considerable difference between leasing an asset and renting it. A lease contract is a strictly binding business agreement. The two parties make the agreement and neither one can deviate from its terms (without some very exceptional reason). Lease an apartment for three years, and you owe the rent on that apartment for the next three years month by month, and if you don't pay it, you will incur serious penalties.

This is very different from renting an apartment. Most rental contracts are covered by much more considerate terms for the tenant, who can move out early, arrange late payment in some cases, etc. That is why it is unusual for a landlord to lease an apartment to an individual – the laws covering rental contracts are better protection for both tenant and landlord. However, should a business seek an apartment to use, perhaps, for executives who visit the city from time to time, a leasing agreement might be favorable.

When agreeing to a lease, you will almost certainly be asked to make a deposit to cover risk of damages and non-payment. It should be clearly stated in the lease that the deposit is refundable.

Leasing a Car

The most common form of leasing seen today is automobile leasing. This is not because leasing a car is cheaper than buying one – on the contrary, overall it's more expensive. But auto leasing has two principal benefits that make it very popular despite the expense: You can always drive a fairly new car, and it's always under warranty, and, for the same budget, you can often get a larger, more luxurious, better-equipped car.

When you lease, there are many factors to consider: The initial down payment, the amount of the monthly payment, the time of the lease (this is usually three years in the U.S., but it is possible to lease for six years), the mileage you can drive every year, etc.

Your monthly payment is based on the difference between the cost of the automobile ("transaction price" or its "capitalized cost") when it's new, and what the car is forecast to be worth at the end of the leasing period – this is called the "residual value." This difference is financed at a particular rate of interest which is sometimes called the "leasing rate." You may also have to put down a security deposit (this is usually one month's payment). There can be additional charges that the dealer may impose, so you should discuss all the financing carefully before agreeing to an automobile leasing contract.

Business Leasing

A business leasing equipment is more like a consumer leasing a car: The business pays a monthly fee for the use of the asset, and at the end of the lease period, the business can purchase the asset at residual value. Sometimes an agreement is made for such a purchase at a fixed value at the beginning of the lease. At other times, businesses can simply stop leasing, or continue leasing the equipment.

The advantages to the business are considerable. The business can acquire and use expensive equipment while paying only a fraction of its cost upfront. Lease payments are also tax deductible as a business expense. Further, once the lease is over, the business can lease new equipment, obtaining it again without having to pay out for it.

Leasing Real Estate

Leasing real estate usually involves a business that seeks office space, or land, or a factory. It is rare for private individuals to lease real estate because, as we have seen, renting is much more favorable to both landlord and tenant.

Commercial leasing of real estate does not usually lead to the purchase of the property by lessee. It



Aug 13 - ARE YOU AWARE OF THIS?

Obama Urges Homeowners To Switch To A 15 Year Fixed

If you owe less than \$625,000 on your home, use Obama's once in a lifetime mortgage relief program. The program is totally free and doesn't add any cost to your refi. The bad news is that it expires next year. You'll be shocked when you see how much you can save.

Select Your Mortgage Balance:

80,000 - 85,000

Calculate New Payment

LowerMyBills.com © 2008-2009

2015 Capital Lease Versus Operating Lease Test

Tab	CC Date	Dept No.	Install Date	Serial Number	Lease / Property Schedule No.	Req. Number	Asset Module Asset ID No.	Model Description	Monthly Pymt Amount	Title Xfer at End of Lease? (Y/N)		Bargain Purchase Option? (Y/N)	Lease Term in Months	Est. Economic Useful Life in Mo.'s	Total Principal Pmts Over Lease Term		FMV of Leased Equip. at Inception	Capital or Operating Lease? (Calculated Field)	% Interest
										1	2				3a	3b			
1	1/20/2015				Court At Law #7	269529	DIR-1674	MP C4503	\$127.84	N	N	N	48	60	\$6,136.32	\$5,103.00	Capital Lease		
2	3/3/2015	130			Elections	269560	DIR-1674	MP 7502SP	\$300.57	N	N	N	48	60	\$14,427.36	\$11,999.00	Capital Lease		
3	3/17/2015	90	CANCELLED		Dist Clk for 449th	270914	DIR-1674	MP 5002SP	\$155.83	N	N	N	36	60	\$5,609.88	\$5,109.00	Capital Lease	6.174	
4	3/17/2015	90	CANCELLED		Dist Clk for 430th	270914	DIR-1674	MP 5002SP	\$155.83	N	N	N	36	60	\$5,609.88	\$5,109.00	Capital Lease	6.174	
5	3/17/2015	90	CANCELLED		Dist Clk Basement	270914	DIR-1674	MP 5002SP	\$155.83	N	N	N	36	60	\$5,609.88	\$5,109.00	Capital Lease	6.174	
6	3/17/2015	110			Public Affairs	272271	DIR-1674	MP C4503	\$148.37	N	N	N	48	60	\$7,121.76	\$5,923.00	Capital Lease		
7	3/17/2015	110	4/24/2015		Public Affairs	268578	DIR-1664	3051ci	\$136.72	N	N	N	36	60	\$4,921.92	\$5,889.00	Operating Lease		
8	3/31/2015	124			PCT #4	272864	DIR-1674	MPCS503	\$223.31	N	N	N	48	60	\$10,718.88	\$8,915.00	Capital Lease	9.344	
9	5/5/2015	125			County Courthouse	277960	407-12	Mailing System	\$929.00	N	N	N	60	60	\$85,740.00	\$45,953.04	Capital Lease	7.874	
10	5/19/2015	240			Human Services	275489	DIR-1674	MP7502SP	\$359.02	N	N	N	36	60	\$12,924.72	\$11,771.00	Capital Lease		
12	5/19/2015	90			Dist Clk for 449th	275806	DIR-1674	MP5054SP	\$188.42	N	N	N	36	60	\$6,783.12	\$6,054.00	Capital Lease		
13	5/19/2015	90			Dist Clk for 430th	275806	DIR-1674	MP5054SP	\$188.42	N	N	N	36	60	\$6,783.12	\$6,054.00	Capital Lease		
14	5/19/2015	90			Dist Clk Basement	275806	DIR-1674	MP5054SP	\$188.42	N	N	N	36	60	\$6,783.12	\$6,054.00	Capital Lease		
15	5/19/2015	160			PURCHASING DEPT		ADD ON	MPC4503	\$3.38	N	N	N	44	60	\$148.72	ADD ON	to Capital Lease		
16	6/2/2015	210			PLANNING DET.	276500	DIR-1674	MP5054SP	\$133.79	N	N	N	48	60	\$6,421.92	\$5,341.00	Capital Lease	9.346	
17	6/2/2015	210			PLANNING DET.	276500	DIR-1674	MP5054SP	\$133.79	N	N	N	48	60	\$6,421.92	\$5,341.00	Capital Lease	9.346	
18	6/2/2015	210			PLANNING DET.	276500	DIR-1674	MP5054SP	\$133.79	N	N	N	48	60	\$6,421.92	\$5,341.00	Capital Lease	9.346	
19	6/2/2015	210			PLANNING DET.	276500	DIR-1674	MP5054SP	\$133.79	N	N	N	48	60	\$6,421.92	\$5,341.00	Capital Lease	9.346	
11	6/16/2015				County Court Law 8	276415	DIR-1674	MPC4503	\$155.64	N	N	N	36	60	\$5,603.04	\$5,103.00	Capital Lease		
20	6/19/2015	67			JP 4 PL 1	277984	DIR-1674	MP5054	\$133.69	N	N	N	48	60	\$6,417.12	\$5,337.00	Capital Lease	9.346	
21	6/19/2015	60			JP 2 PL 2	278768	DIR-1674	MP3354SO	\$126.70	N	N	N	48	60	\$6,081.60	\$5,058.00	Capital Lease	9.345	
22	9/1/2015	65			JP 3 PL 1	279095	DIR-TSO-3041	MPC4503	\$169.10	N	N	N	48	60	\$8,116.80	\$6,500.53	Capital Lease	11.345	
23	9/1/2015	370			Veteran's	279991	DIR-TSO-3041	MPC4503	\$181.74	N	N	N	48	60	\$8,723.52	\$7,005.29	Capital Lease	11.201	