

2015 Capital Lease Versus Operating Lease Test

| Tab | CC Date | Dept No. | Install Date | Serial Number | Lease / Property Schedule No. | Req. No. | 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 Lease Inception | Capital or Operating Lease? (Calculated Field) | % Interest |
|-----|------------|----------|--------------|---------------|-------------------------------|----------|---------------------------|-------------------|---------------------|-----------------------------------|--------------------------------|----------------------|------------------------------------|--------------------------------------|---|--|------------|
| 32 | 10/27/2015 | 124 | | | Pct 4 - S.C. Cmm Ctr | 286072 | DIR-TSO-3043 | 5945APT | \$156.10 | N | N | 36 | 60 | \$5,619.60 | \$5,156.00 | Capital Lease | 5.676 |
| 33 | | | | | | | | | | | | | | \$0.00 | | | |
| 34 | | | | | | | | | | | | | | \$0.00 | | | |
| 35 | | | | | | | | | | | | | | \$0.00 | | | |
| 36 | | | | | | | | | | | | | | \$0.00 | | | |
| 37 | | | | | | | | | | | | | | \$0.00 | | | |
| 38 | | | | | | | | | | | | | | \$0.00 | | | |
| 39 | | | | | | | | | | | | | | \$0.00 | | | |
| 40 | | | | | | | | | | | | | | \$0.00 | | | |
| 41 | | | | | | | | | | | | | | \$0.00 | | | |
| 42 | | | | | | | | | | | | | | \$0.00 | | | |
| 43 | | | | | | | | | | | | | | \$0.00 | | | |
| 44 | | | | | | | | | | | | | | \$0.00 | | | |
| 45 | | | | | | | | | | | | | | \$0.00 | | | |
| 46 | | | | | | | | | | | | | | \$0.00 | | | |
| 47 | | | | | | | | | | | | | | \$0.00 | | | |
| 49 | | | | | | | | | | | | | | \$0.00 | | | |
| 50 | | | | | | | | | | | | | | \$0.00 | | | |
| 51 | | | | | | | | | | | | | | \$0.00 | | | |
| 52 | | | | | | | | | | | | | | \$0.00 | | | |
| 53 | | | | | | | | | | | | | | \$0.00 | | | |
| 54 | | | | | | | | | | | | | | \$0.00 | | | |
| 55 | | | | | | | | | | | | | | \$0.00 | | | |
| 56 | | | | | | | | | | | | | | \$0.00 | | | |
| 57 | | | | | | | | | | | | | | \$0.00 | | | |
| 58 | | | | | | | | | | | | | | \$0.00 | | | |
| 59 | | | | | | | | | | | | | | \$0.00 | | | |
| 60 | | | | | | | | | | | | | | \$0.00 | | | |
| 61 | | | | | | | | | | | | | | \$0.00 | | | |
| 62 | | | | | | | | | | | | | | \$0.00 | | | |
| 63 | | | | | | | | | | | | | | \$0.00 | | | |
| 64 | | | | | | | | | | | | | | \$0.00 | | | |
| 65 | | | | | | | | | | | | | | \$0.00 | | | |

2. Enter values in the mandatory fields (green highlight) are entered and the optional fields (peach highlighted), if available.

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Lease Calculator

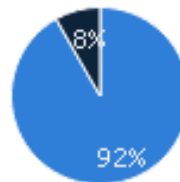
Fix Rate

Fix Payment

| | | |
|--|----|---|
| Product/Property Value | \$ | <input type="text" value="5156"/> |
| Residual Value | \$ | <input type="text" value="0"/> |
| Lease Term | | <input type="text" value="3"/> years <input type="text" value="0"/> months |
| Monthly Payment | \$ | <input type="text" value="156.10"/> |
| <input type="button" value="Calculate"/> | | |

Result

| | |
|------------------------------|---------------|
| Interest/Return Rate | 5.676% |
| Total of 36 Monthly Payments | \$5,619.60 |
| Total Interest | \$463.60 |



Principal
Interest

Mortgage Rate: 30 year fixed, all points, Credit score