

Why Xerox?

True Review: The best lease in the business

Xerox® Total Solution Leasing brings you flexible payment options that meet your cash flow requirements while covering our wide array of document solutions, from printing and publishing services to color and multifunction equipment to software. Our leading-edge solutions drive your business productivity. Together, our financial and technology solutions align with your business model to maximize your budget dollars and deliver added value for all your document needs.



Making your lease decision easier.

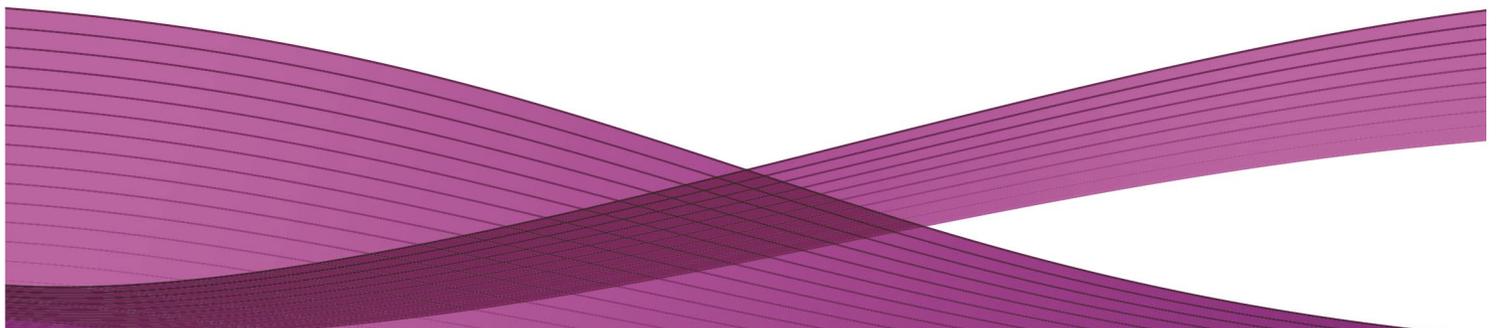
The more you know about what our flexible lease options provide you - and what they won't - the easier it is to see that other leases just don't compare.

Xerox will:

- Provide free standard delivery
- Provide free installation and setup for solutions not customer-installable
- Calculate the lease payments in arrears, not in advance
- Pay all property taxes (if applicable)
- Retain all obligations throughout the term of the lease
- Provide Xerox® Total Satisfaction Guarantee for the term of the lease

Xerox won't:

- Charge surprise fees during the life of the lease
- Ask for security deposits
- Charge for removal, packing and shipping of the equipment at the end of the lease
- Require inspection and/or remediation for refurbishing
- Charge interest on property tax payments
- Auto-renew for a non-cancelable term of up to 12 months
- Transfer the performance of its obligations to an assignee
- Lease the equipment "as is" with no warranty



True Review

When looking at competitive leases, look at the whole picture.

Most leases will keep your attention away from the fine details—equipment delivery/setup costs, security deposits, insurance premiums and processing fees, even end-of-lease equipment return costs. With a

Xerox lease, you avoid hidden costs like these and enjoy many other flexible lease options that the competition may not offer.

By comparing the entire lease, you could save a great deal of money, time and headaches in the long run. Fill out the True Review** below to see just how much of a difference the big picture can make.

Xerox		Other Lessor		
Quoted monthly payment	\$		Quoted monthly payment	\$
Invoice/other fees	None	Varies	May charge per invoice	\$
Property tax (if applicable)	None	Almost always	Average 4.5 % of equipment cost annually	\$
Property tax processing fees (if applicable)	None	Almost always	Varies	\$
Property tax interest (if applicable)	None	Almost always	Usually 18 % /year (1.5 % /month)	\$
Insurance processing fees	None	Almost always	Varies	\$
Interest on insurance premiums	None	Almost always	Usually 18 % /year (1.5 % /month)	\$
Unpaid interest in security deposit	None	Calculate	Loss of use of capital	\$
Non-specific fees or charges	None	Varies	Varies	\$
Total Monthly Payment	A \$		Total Monthly Payment	A \$
Multiplied by lease term			Multiplied by lease term	
Total Payment	\$		Total Payment	\$
Documentation fee (if applicable)	\$75	Almost always	UCC1, documentation fee, administrative fee	\$
Security deposit	None	Varies	Not applied to lease balance	\$
Delivery/Setup	None	Varies	Can be significant	\$
Cash Up Front	B \$		Cash Up Front	B \$
Payment due date	In arrears	In advance	In advance, net 10	\$
Auto renew at end of lease	Monthly	Almost always	Full year additional commitment	\$
End-of-lease shipping costs	None	Almost always	Packing/pallet/FOB plus insurance	\$
Return/Restocking/Inspection Fee	None	Varies	Varies	\$
Late charges	5 %	Always	10 % to 15 % of payment	\$
Interest on past due amount	1.5 % /mo	Always	Usually 18 % /year (1.5 % /mo.)	\$
Assignment of lease commitments	No	Varies	Written/verbal promise	\$
Lease/vendor guarantees	Full TSG*	None	"No warranties"; "as is"	\$
Potential Additional Cost	C \$		Potential Additional Cost	C \$
Total True Review	A + B + C \$		Total True Review	A + B + C \$

Total Satisfaction Guarantee*—If you are not totally satisfied with your leased equipment, Xerox will, at your request, replace it without charge during the initial lease term with an identical model or, at the option of Xerox, equipment with comparable features and capabilities.

To learn more about Xerox, visit www.xerox.com or call 1-800-275-9376 ext. 947.

These offerings for Xerox® Financing programs are available through the Xerox direct sales force, authorized sales agents and TeleWeb sales channels.

*Total Satisfaction Guarantee is subject to certain restrictions and is available upon request. Certain previously installed models are subject to Total Satisfaction Guarantee for one year from Equipment delivery.

**These are only guidelines and any calculations are for illustrative purposes only. Consult your own tax and financial advisors to review and assess the factors that may apply to your business and tax situation.

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