

# Full Disclosure Overview:

Some States require our use of the Full Disclosure Rental Agreement. Please review the following information and contact us toll free at 800-578-9724 with your questions:

Below is an example of a used Bach Trumpet, Serial number 12345, Inventory ID number 6789 and a Value of \$815. The first determination you must make is whether or not \$815 is divisible by your advertised Base Rent amount. Let's say this amount on your flyer is \$17. 815 divided by 17 is 47.941176. Please round that number to 48. Now multiply 48 by 17 for a total of 816. Therefore, \$816 is the adjusted Value of our Trumpet and 48 is the number of payments your customer will make. Our warehouse personnell is pretty good with adjusting the numbers to make the Value evenly divisible by the Base Rent. However, it is good for you to know how to re-calculate, if necessary.

Instrument Type										Model Number					N/U	Value						
T	R	U	M	P	E	T				T	R	3	0	0	H				U	8	1	6
Inventory ID										Serial Number												
1	2	3	4	5						1	2	3	4	5								

Divide the Lease Purchase Price by the Base Rent per Month  
 This is the retail value of the instrument (found on ICS)  
 This is 10% of the Lease Purchase Price  
 Subtract the Cost of Lease Services from the Lease Purchase Price  
 Also called Rent on your flyers  
 Maintenance and Replacement Charge (M&R on your flyers)  
 Your sales tax rate applied to BOTH Base Rent and M&R  
 Sum of Base Rent, M&R, and Sales Tax per Month  
 # of Payments to Purchase x (Base Rent per Month + M&R Fee per Month)

No. of Payments to Purchase	4	8	
Lease Purchase Price	8	1	6 0 0
Cost of Lease Services	8	1	6 0
Cash Price	7	3	4 4 0
Base Rent per Month	1	7	0 0
M&R Fee per Month		3	0 0
Sales Tax per Month		1	4 0
Total Monthly Charge		2	1 4 0
Total to Purchase <small>If Paid by the Month</small>	1	0	2 7 2 0

You may be required to accompany all display instruments with the above disclosures. Please review your local and state laws. 7% sales tax was used in the above example.

Be sure to review your Affiliate Manual for instructions on credit criteria, approvals, the forwarding of weekly paperwork to Veritas and inventory control.

Never hesitate to call us toll free at 800-578-9724 with questions, concerns or help with completing Equipment Rental Agreements or any other forms.