

# LTO Platform

## Now its easy to get into the Lease To Own business.

### LEASE OWNERSHIP

MicroBilt has created a proprietary LTO Platform to provide your customers **an easy to follow path to OWNERSHIP** for all the home furnishings products they need. No credit is required! Your branding, your website address, your pricing strategy.

We'll work with you to design a custom underwriting approach to evaluate the applicants. We handle all the product ordering and delivery from our vendors. We've done all the work to create the platform which means **a much lower barrier to entry for your business** and a very quick time to launch!



#### SHOP

for brand  
name products



#### APPLY

and be approved  
in seconds



#### SIGN

an electronic  
lease



#### OWN

after 52 weekly  
payments

### SHOP

We have set up an **LTO marketplace with tens of thousands of brand name products** from dozens of leading suppliers. Furniture, electronics, computers, appliances, TV's, bedding – in short, all the home furnishings your customers will love to own.

### BENEFITS FOR CLIENTS

There is **no 'APR'** in this lease transaction.

Enables you to **monetize your existing customer base**, delivering high-demand products with great potential for repeat/upgrade model transactions.

Leverage your organization's existing marketing, legal and underwriting infrastructure to **expand your overall customer base**.

# lease<sup>2</sup>own

### Underwriting

Use our proprietary products to create a customized underwriting waterfall that will allow you to approve customers online instantly.

### LMS

Use our specialized **Lease Management System** to service all of the contracts. We have a direct integration with the front end platform to populate your system with the new customer information, the merchandise and the lease terms.

### Under Lender's Control

Branding

Underwriting Values

Product Markup Above Cost Basis

The RTO/LTO Multiple

Domain Name

Product Categories

Delivery Radius/Geography



Learn more today. Visit **microbilt.com** or call **1-800-884-4747**

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