



Centennial National Financial Group



**Municipal Leasing for Equipment and Real Property**  
**CNFG provides tax exempt financing tailored to meet your municipality's needs**

**At CNFG, we can help you gain funding for assets such as:**

- Telecommunications Systems
- Video & multimedia equipment
- Computers
- Software
- Hardware
- Installation
- Infrastructure
- Schools
- Central Offices
- Fire Stations
- Courthouses
- Correctional Facilities
- Modular Buildings
- Recreational Facilities
- Environmental Facilities
- Vehicles
- Heavy "Yellow" Equipment
- Emergency Services Equipment
- Medical Equipment
- Recreational Equipment
- Energy Management Systems

For more information or to see if a municipal lease is the right option for your municipality, please contact

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**Why a Municipal Lease?**

- While bond issues are an important financing tool, municipal leases (MLs) offer a low-cost flexible option.
- Municipal lease payments are subject to annual appropriation and so are usually not treated as debt. Choosing an ML avoids a time-consuming and potentially costly election.
- Municipal lease financing enables you to acquire what you need when you need it and spread the cost over the useful life of the asset.
- Interest rates for an ML are locked, providing a predictable payment for your budget. Interest rates are also federally tax exempt to investors, resulting in a lower interest rate to you.
- Down payments are not required, providing you the ability to finance 100% of the asset by using a flexible financing structure that best serves your needs in each situation.
- Documentation for an ML is much simpler and straight forward, resulting in far lower legal costs.
- And, at the end of the lease, ownership of the asset transfers to you.

**Why CNFG?**

We strive to be your Go-to Partner, not just a part of the transaction. Our extensive experience is always available to you. We will ensure that a lease is the best option for you and if it isn't, we'll help you put together the best financial team available. We work with some of the best Investment Banks, Placement Agents, Financial Advisors, and Legal Counsel in the industry.

Our President, Tim David, has worked in the municipal and non-profit finance industry for over 20 years. He has served on his local Water District board for the past six years while also serving on a local GID finance committee for three years.

Mr. David has a BA in Psychology from Pacific Lutheran University, a Master's of Business Administration, and a Master's of Science in Finance from the University of Denver.

**Experience**

At CNFG we have over 20 years of municipal lease experience with over a billion dollars financed. We've financed everything from fire trucks to fire stations, IT equipment to construction equipment, HVAC to water and sanitation equipment.

As prior bankers, we understand what investors are looking for both in current rate environment as well as how the lease should be structured.

We understand the regulatory requirements, accounting nuances, and finance needs that are unique to municipalities. We can put our experience to work to help you access cost-effective financing for the acquisition and/or construction of property, safeguarding reserves to address other needs.

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