

Essential Leasing & Finance Workshops

The Cornerstone of an Equipment Leasing & Finance Career



Principles of Leasing and Finance Workshops

Advanced Leasing and Finance Workshops

Updated for 2008!

Dates and Locations for the Principles of Leasing and Finance Workshop:

March 3-5	Hyatt Harborside	Boston, MA
April 14-16	Four Points Hotel	Denver, CO
May 5-7	Millennium Knickerbocker Hotel	Chicago, IL
June 9-11	Marriott Baltimore Inner Harbor	Baltimore, MD
July 14-16	Westin City Center	Dallas, TX
September 8-10	Sheraton Philadelphia City Center Hotel	Philadelphia, PA
October 20-22	Hyatt Regency St. Louis	St. Louis, MO
November 17-19	Sheraton Station Square	Pittsburgh, PA

Dates and Locations for the Advanced Leasing and Finance Workshops:

March 10-12	Embassy Suites	Lombard, IL
June 2-4	Sheraton Philadelphia City Center Hotel	Philadelphia, PA

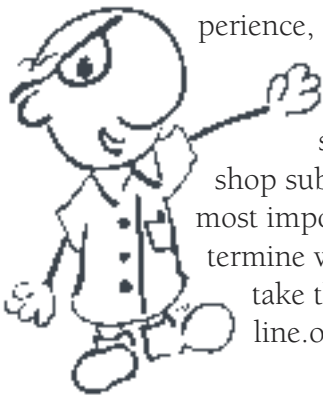
For more than two decades, ELFA's Principles of Leasing and Finance has been the #1 workshop, providing employees with the equipment leasing and finance basics. And now the best is even better!

What's New with ELFA's Essential Leasing and Finance Workshops?

- **Revised workshop curriculum**—The Principles of Leasing and Finance Workshop now includes more financial calculator work! Advanced Leasing and Finance offers attendees the opportunity to work in groups to prepare a proposal on a typical lease request. Both workshops have been enhanced to include fraud prevention and detection and small group interaction.
- **Valuable resource materials**—An updated and better-organized workbook.
- **Networking opportunities**—To help you expand job effectiveness and establish peer contacts in the industry.
- **Ten convenient locations and dates**—Save money and plan ahead to give your employees the training they need.
- **A choice of instructors**—Choose from among several leasing industry veterans who serve as the lead instructor in different workshop locations. (See the instructors' bios)
- **Discounted fees**—Send two or more employees and save!
- **Certificate of Completion**—All attendees who pass the workshop quiz receive a certificate of completion from ELFA.
- And most important: **A Promise Delivered**—Your employees return with a broader understanding and appreciation of the industry they serve and the jobs they perform.

Which Workshop is Right for You? Take the Online Quiz to Find Out!

ELFA recognizes that leasing and finance professionals have different levels of understanding and experience, and therefore a “one size” workshop does not fit all. Please review the following workshop overviews, summary of workshop subjects and target audiences, and most importantly, take the online quiz to determine which workshop is right for you. To take the quiz, go to: <http://www.elfaonline.org/pub/events/2008/ELFW/Quiz/>



The Principles of Leasing and Finance Workshop 2008

Principles has been designed to teach the fundamentals of personal **property commercial equipment leasing and finance** for entry level personnel and/or individuals with business experience who have not had a complete overview of the leasing and finance business. Subjects address the “why” as much as the “how”, to provide the participant with a strong foundation on how the leasing and finance business works and where their individual responsibilities fit into the workflow.

Who Should Attend the Principles of Leasing and Finance Workshop

- Newly hired staff, generally
- Operations and administration staff
- Newly hired sales staff
- Marketing personnel
- Vendors/Vendor sales staff
- New members of ELFA

The Principles of Leasing and Finance Agenda

Please note: Each section will be presented as it applies to each of three markets: small ticket, middle market and vendor programs

Example of a Typical Lease v. a Standard Loan – The instructor presents the simple story of an equipment lease—including its various end-of-lease options—to underscore its differences from a standard loan arrangement and to provide context for subsequent topics.

Industry Terminology – The instructor familiarizes attendees with the language of equipment leasing and finance. Throughout the workshop, additional terms and their use will be explained.

Transaction Lifecycle – The transaction paper flow from the marketing, sales, structuring and pricing phase into credit evaluation, documentation procedures, booking, billing, collection, termination and asset management phases is reviewed.

Rules and Regulations – This section is a basic overview of the current Federal Income Tax requirements, and the definition of a lease for legal contracts. Attendees will gain an understanding of why the rules developed, and learn the paper flow and procedures required to complete a lease.

Types of Lease and Finance Transactions – This section highlights loans and leases and their purposes, their structures, pricing, end-of-term options, and how each type does or does not comply with different legal, tax and accounting rules. Attendees will learn how pricing reflects the structure and how it can be modified to fit a specific need of the lessee/borrower and the lessor/lender.

NOTE: Attendees MUST bring a Hewlett-Packard 12c or 17b II+ financial calculator.

Types of Equipment Lease and Finance Institutions – Attendees will learn the variations and requirements of different types of leasing and finance institutions.

Legal Structure of the Customer – The different types of legal entities—from proprietorships to corporations—will be reviewed, along with the required legal forms needed to complete a lease or equipment financing for each.

Types of Lease Programs – Attendees will examine sample lease programs to learn how specific arrangements for vendors or equipment types can organize a leasing activity. Unique programs that fit a specific need of the lessee (e.g., seasonality of revenue stream or expense control), will also be presented.

Law and Documentation – Using a sample lease transaction, participants will review the required documents, including the purpose of each. The internal forms for managing the workflow will also be discussed. By examining the contents of the lease agreement, attendees understand the necessity for particular documents from both the lessor's and lessee's perspectives.

Lease Accounting – Lessee accounting is reviewed in this workshop. (The Lessor's perspective is covered in the Advanced Leasing and Finance Workshop.) The instructor will present the rules on classifying a lease from the lessee's perspective (including the impact on expenses

and earnings). Participants will learn how the accounting requirements affect the structure of a lease, as well as the difference between accounting and income/expense for commercial income tax returns.

Benefits of Leasing – Why is leasing attractive to many companies? What are its tax, legal, and accounting benefits? How does it differ from lending, and how does each method of financing handle different needs and requirements of the customer?

Fraud Prevention and Detection – Attendees will learn to recognize the many faces of fraud and discuss suggestions for preventing fraudulent transactions.

Quiz – Attendees complete the workshop with a 60-question quiz that reviews all the principles presented. **Please note:** In order to receive a certificate of completion for this workshop, attendees are required to complete the Quiz.



IT IS RECOMMENDED THAT YOU COMPLETE THE LEASING AND FINANCE QUIZ TO DETERMINE IF THE ADVANCED WORKSHOP IS RIGHT FOR YOU. GO ONLINE AND TAKE THE QUIZ NOW!
<http://www.elfaonline.org/pub/events/2008/ELFW/Quiz/>

The Advanced Leasing and Finance Workshop 2008

The Advanced Leasing and Finance Workshop is designed to continue the learning begun during the Principles of Leasing and Finance Workshop. The course is for mid-level personnel who desire a greater understanding of how different phases of the business affect leasing and financing.

Who Should Attend the Advanced Leasing and Finance Workshop?

- Credit and Operations Managers
- Outside/Inside Legal
- Sales Staff
- Sales Managers
- Tax/Accounting Personnel

The Advanced Leasing and Finance Workshop Agenda

NEW THIS YEAR!!! Attendees will be divided into three groups representing three types of leasing companies and will be asked to prepare a proposal on a typical lease request. A portion of each day will be reserved for groups to discuss the day's presentation and implications on preparing their lease proposal. Each group will present their proposal to the class, including the issues their leasing company had to consider when creating their proposal.

Example of a Complex Lease – Attendees learn the many parts of a complex lease transaction, from the proposal through documentation to termination; examine legal and income tax consequences of the early termination, assumptions and early buy outs; and examine the customer's point of view on many tax sections.

Industry Terminology for Complex Transactions – This section introduces the legal and industry terms used to communicate between lessees, lessors, lawyers, financiers, funding sources, and employees.

Rules and Regulations: In-Depth – This section is a detailed review of tax and legal rules and how they impact each leasing company's approach. A discussion of current sales and property tax and their influence on the leasing product will also be presented. Attendees will also discuss the effects of Basel II.

Structuring/Pricing/Different Yields – Participants will gain an understanding of the different yield assumptions and how they affect transaction pricing. Also covered: structured leases and the differences between the accounting and tax treatment for cash flow records; a complete list of all modern end-of-lease options and how they affect cash, book accounting treatment, tax treatment, and legal; a complete lease vs. buy analysis comparing and contrasting the different financing methods.

End-of-Lease Options – This section covers upgrades, like-kind exchanges, renewals, sales, and returns to see how the tax treatment and book accounting treatment differs.

Residuals and Asset Management – Participants learn how to assume and determine a proper residual and gauge its impact on earnings and yield, how to protect the residual, and how to manage the assets.

Lessor Accounting – This section will address Lessor classification requirements and review the accounting requirements when unusual events occur during the lease – such as default, upgrades, like-kind exchanges, extensions and skips. Initial Direct Cost (IDC) and its purpose will be discussed, as well as the purpose for a lease loss reserve and its impact on earnings. Attendees will also determine the difference between earnings for book accounting and what is required for income tax treatment.

Quiz – Attendees complete the workshop with a 60-question quiz that reviews all the principles presented during the workshop. **Please note:** In order to receive a certificate of completion for this workshop, attendees are required to complete the Quiz.

The Workshop Schedule

(For both the Principles of Leasing and Finance and Advanced Leasing and Finance Workshops)

Day One

7:00 - 8:00 a.m.

Registration

Continental Breakfast

8:00 a.m. - Noon

Morning General Session

Noon - 1:00 p.m.

Hosted Luncheon

1:00 – 5:00 p.m.

Afternoon General Session

Day Two

7:30 - 8:00 a.m.

Continental Breakfast

8:00 a.m. - Noon

Morning General Session

Noon - 1:00 p.m.

Hosted Luncheon

1:00 – 5:00 p.m.

Afternoon General Session

Day Three

7:30 - 8:00 a.m.

Continental Breakfast

8:00 a.m. – Noon

Morning General Session

Quiz

About Our Instructors

Terry Winders, CLP

Winders Consulting Co., Inc.

Mr. Winders will teach both the Principles of Leasing and Finance Workshop and the Advanced Leasing and Finance Workshop.

Mr. Winders is a 35-year veteran of the equipment leasing industry, and his insight into the "hows" and "whys" of leasing has been refined by 20 years as president and senior officer of both independent and bank-owned leasing operations. He is a well-known author and teacher on the subject, and has acted as a consultant to the World Bank, the U.S. Department of Commerce, ELFA, the FDIC and a select group of banks and leasing companies. He is called upon to conduct audits of leasing companies to establish value prior to a sale or to qualify performance. He also acts as an expert witness on leasing for litigation in legal and tax disputes. Mr. Winders received his MBA and his BS degrees from the College of Notre Dame. His new book, "Introduction to Equipment Leasing" is available in CD format from his website.

H. Krollfeifer, Jr., CLP

D & H Enterprises, Inc.

Mr. Krollfeifer will teach the Principles of Leasing and Finance Workshop.

Mr. Krollfeifer is a Certified Lease Professional (CLP) and EVP of D&H Enterprises, Inc. an equipment leasing and financing consulting and training company. He retired in 1999 after thirty-five years in the leasing and finance industry, having held management positions in sales, credit, collections, and operations. He has actively served on the ELFA Credit and Collection Management Conference Planning Committee since 1986, including tenure as the committee's Chair. He has been instrumental in developing a number of ELFA training products, including the "Effective Credit Management Handbook," the "Detecting Leasing Fraud" video program, the documentation video program "Getting It Right," and the on-line, interactive training program "The Effective Credit Underwriter." He also teaches the ELFA Fundamentals of Credit Workshop as an in-house program upon request, and has taught intermediate accounting at the university level for five years. Mr. Krollfeifer has a BA in finance and accounting from Fairleigh Dickinson University, and an LL.B. from Blackstone School of Law.

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Cole Silver, Esq.

CIT Healthcare, LLC

Mr. Silver will teach the Principles of Leasing and Finance Workshop.

Cole Silver is Chief Counsel to CIT Equipment Finance, a subsidiary of the CIT Group, a Fortune 500 global financial services company. Prior to CIT, Cole served as Senior Vice President and General Counsel to Princeton eCom Corporation. From 1991 until 2000, he served as Senior Vice President and General Counsel to Advanta Bank Corp. Prior to moving in-house, Cole was a commercial litigator for a boutique firm in PA and NJ. He has authored three books, is an active arbitrator for the National Arbitration Forum and has held appointment as adjunct professor for the American Institute for Paralegal Studies. He is a member of the state and federal courts in Pennsylvania and New Jersey, as well as the Supreme Court of the United States of America. Cole is a nationally known speaker, business advisor and trainer on legal, management and human capital issues. Cole has spoken for many organizations, some of which include the U.S. Chamber of Commerce, the American Banking Institute, the New Jersey Technology Council, and The American Corporate Counsel Association. He is a former Chair of the ELFA Legal Committee and has been a guest speaker for the ELFA for the past 11 years.



Teaching Schedule

The Principles of Leasing and Finance Workshops

Terry Winders, CLP and Cole Silver, Esq. are scheduled to teach at the following 2008 dates and locations:

April 14-16	Denver, Colorado
May 5-7	Chicago, Illinois
July 14-16	Dallas, Texas
October 20-22	St. Louis, Missouri

**Mr. Winders teaches with emphasis upon tax, accounting, legal and sales.*

H. Krollfeifer, Jr., CLP and Cole Silver, Esq. are scheduled to teach at the following 2008 dates and locations:

March 3-5	Boston, Massachusetts
June 9-11	Baltimore, Maryland
September 8-10	Philadelphia, Pennsylvania
November 17-19	Pittsburgh, Pennsylvania

**Mr. Krollfeifer teaches with emphasis upon credit, collections, operations and sales.*

The Advanced Leasing and Finance Workshops

Terry Winders, CLP is scheduled to teach at the following 2008 dates and locations:

March 10-12	Lombard, Illinois
June 2-4	Philadelphia, Pennsylvania

Bring Essential Leasing and Finance Workshops—and other Needed Training—In-House

If the dates and locations listed on this brochure don't fit your schedule and you have 10 or more employees you would like to send to the *Principles of Leasing and Finance* or *Advanced Leasing and Finance*, ELFA can bring the workshop to you. For further details and pricing, call Janet Fianko at (202) 238-3420 or email at jfianko@elfaonline.org

ELFA can also provide in-house training on a number of other topics.

2008 – Hotel Information

Hotel reservations may be made by calling the appropriate hotel at the telephone numbers listed below. To receive the special conference rate, please let the reservations clerk know you will be attending the ELFA Principles of Leasing and Finance or Advanced Leasing and Finance workshop. Hotel rates are guaranteed until the dates listed below. To get the best rate, please be sure to call the hotel before the listed hotel cut-off date.

The Principles of Leasing and Finance Workshops

March 3-5, 2008

Hyatt Harborside

101 Harborside Drive
Boston, MA 02128
(617) 568-1234 or (800) 233-1234

Hotel cutoff date: February 2, 2008

Rates: \$194.00 single / double (state & local tax – 12.5%)

Getting there: Hyatt Harborside is located on historic Boston Harbor at Logan International Airport, moments from Faneuil Hall, Quincy Market, minutes from downtown and the financial district via water transportation. Hyatt Harborside offers complimentary 24-hour shuttle service to the airport and public transportation.

April 14-16, 2008

Four Points Hotel

6363 E. Hampden Avenue
Denver, CO 80222
(866) 837-4182

Hotel cutoff date: March 14, 2008

Rates: \$105.00 single / double (sales tax – 14.85%)

Getting there: The Four Points is 26 miles from the Denver International Airport; taxi - \$65. Super Shuttle at airport is \$19 one-way.

May 5-7, 2008

Millennium Knickerbocker Hotel

163 East Walton Place @ N. Michigan Avenue
Chicago, IL 60611
(312) 751-8100 or (800) 621-8140

Hotel cutoff date: April 4, 2008

Rates: \$209.00 single / double (sales tax – 15.4%)

Getting there: The Knickerbocker is just off Chicago's famed "Magnificent Mile". Easily accessible from all major Chicagoland expressways, the Knickerbocker is a short 30-minute taxi ride from O'Hare International and Midway airports. Taxi fares average \$35 from the airports and \$7 from Union Station.

June 9-11, 2008

Marriott Baltimore Inner Harbor

110 South Eutaw Street
Baltimore, MD 21201
(410) 962-0202

Hotel cutoff date: May 8, 2008

Rates: \$249.00 single / double (current tax – 12.5%)

Getting there: The Marriott Baltimore Inner Harbor is 12 miles from BWI Airport – taxi \$25; Ronald Reagan National Airport is 45 miles from hotel – taxi \$60; Penn Station is 3 miles from hotel.

July 14-16, 2008

Westin City Center

650 N. Pearl Street
Dallas, TX 75201
(866) 837-4246

Hotel cutoff date: June 16, 2008

Rates: \$159.00 single / double (sales tax – 15%)

Getting there: Just eight blocks from the Dallas Convention Center, 30 minutes from Dallas/Fort Worth International Airport and 15 minutes from Dallas Love Field. Taxi - \$45.

September 8-10, 2008

Sheraton Philadelphia City Center Hotel

17th & Race Streets
Philadelphia, PA 19103
(800) 325-3535

Hotel cutoff date: August 11, 2008

Rates: \$219.00 single / \$239 double (sales tax – 14%)

Getting there: The Sheraton Philadelphia City Center Hotel is a short 5-minute taxi ride from Amtrak's 30th Street Station. Philadelphia International airport is approximately 7 miles away.

October 20-22, 2008

Hyatt Regency St. Louis

One St. Louis Union Station
St. Louis, MO 63103
(866) 837-4246

Hotel cutoff date: September 18, 2008

Rates: \$149.00 single / double (sales tax – 14.8%)

Getting there: The Hyatt Regency St. Louis is 16 miles from Lambert Airport – taxi \$45; Amtrak 5 blocks from hotel – taxi \$8

November 17-19, 2008

Sheraton Station Square
300 West Station Square Drive
Pittsburgh, PA 15219
(866) 837-4246

Hotel cutoff date: October 17, 2008

Rates: \$189 single / double (sales tax – 14%)

Getting there: The Sheraton Station Square Hotel is 30 minutes from the Pittsburgh International Airport – taxi \$35. Express shuttle service from airport is \$20.



Advanced Principles of Leasing and Finance Workshops

March 10-12 2008

Embassy Suites Hotel

707 E. Butterfield Road
Lombard, IL 60148
(630) 969-7500

Hotel cutoff date: February 22, 2008

Rates: \$143 king / \$173 double (sales tax – 11%)

Getting there: Embassy Suites Hotel is 12 miles from Chicago O'Hare Airport and minutes from the Metro Train Station, taxis are readily available.

June 2-4, 2008

Sheraton Philadelphia City Center Hotel

17th & Race Streets
Philadelphia, PA 19103
(800) 325-3535

Hotel cutoff date: May 2, 2008

Rates: \$189.00 single / \$209 double (sales tax – 14%)

Getting there: The Sheraton Philadelphia City Center Hotel is a short 5-minute taxi ride from Amtrak's 30th Street Station. Philadelphia International airport is approximately 7 miles away.

Conference Registration Form

Please check the workshop you will be attending. Also, check your hotel cut-off date and register early to obtain accommodations at the special conference rate. Please use one registration form per person; copy for additional registrants.

The Principles of Leasing and Finance Workshops 2008

[place a check box in front of each date/location]

- March 3-5 Hyatt Harborside, Boston, MA
- April 14-16 Four Points Hotel, Denver, CO
- May 5-7 Millennium Knickerbocker Hotel, Chicago, IL
- June 9-11 Marriott Baltimore Inner Harbor, Baltimore, MD
- July 14-16 Westin City Center, Dallas, TX
- September 8-10 Sheraton Philadelphia City Center, Philadelphia, PA
- October 20-22 Hyatt Regency St. Louis, St. Louis, MO
- November 17-19 Sheraton Station Square, Pittsburgh, PA

Advanced Leasing and Finance Workshops 2008

[place a check box in front of this date/location]

- March 10-12 Embassy Suites Hotel, Lombard, IL
- June 2-4 Sheraton Philadelphia City Center, Philadelphia, PA

Registration Fees (applies to both workshops)

ELFA Member (1st person):	\$995
ELFA Member (each additional ELFA member attendee):	\$895
Non-member:	\$1,990

Please see the new Non-member Attendee policy in the General Information section)

Non-Members: Please read carefully.

Non-members are welcome to attend this conference and must register at the non-member rate. In addition, if you are employed by a company that has not renewed its membership in the ELFA, you must wait one year to attend this conference as a non-member.

If registering more than one attendee for this workshop, please copy the registration form and submit one form per person.

NAME _____

NICKNAME FOR BADGE _____

TITLE _____

COMPANY _____

ADDRESS _____

CITY/STATE/ZIP _____

TELEPHONE _____ FAX _____

E-MAIL ADDRESS _____

Please note the following:

By registering for a workshop, you authorize ELFA the right to use any photographs taken of you during the course of the workshop. Photographs may be used in promotional materials or stories that appear in professional publications.

Credit Card Reservations:

FAX this form to (202) 478-0980 Attn: Meetings Dept.

- VISA Mastercard Amex Discover Diners Club

Total Amount to be charged \$ _____

Card Number _____ Exp. Date _____

Name on card (PLEASE PRINT) _____

Signature _____

Please send your completed registration form (and check made payable to ELFA) to: Equipment Leasing and Finance Association, Inc. PO Box 34733, Alexandria, VA 22334-0733. If you are registering using Express Mail, send completed conference registration form and check to ELFA, 1825 K Street, NW, Suite 900, Washington, DC 20006-1203.

Help Us Understand What You Want From Your Association!

To ensure that ELFA focuses its efforts and resources on what you do, please complete the following two sections. *Note:* Registration for this workshop cannot be completed without this information.

Section I.

I am primarily involved in the following market (choose one)

- Small Ticket** – Transactions under \$250,000 either individually or through lines
- Middle Market** – Transactions between \$250,000 and \$5 million either individually or through lines
- Financial Institutions** – Financial services companies (commercial banks, investment banks, multi-line finance companies) engaged in middle market and large ticket sectors
- Captive & Vendor Program** – Vendor and manufacturer support activities either as a third party or captive organization
- Service Provider** – All Associate members of ELFA. Primarily involved in providing legal, accounting, software and systems support, as well as other specialized professional services

Section II.

My Primary Job Function and Areas of Interest (Choose no more than three)

- | | |
|--|---|
| <input type="checkbox"/> Accounting (AC) | <input type="checkbox"/> Marketing (MK) |
| <input type="checkbox"/> Administrative (AD) | <input type="checkbox"/> Mergers & Acquisition (MA) |
| <input type="checkbox"/> Appraisals (AP) | <input type="checkbox"/> MIS (IT) |
| <input type="checkbox"/> Asset Manager (AM) | <input type="checkbox"/> Municipal (MU) |
| <input type="checkbox"/> Broker (BR) | <input type="checkbox"/> Operations (OP) |
| <input type="checkbox"/> Business Development (BD) | <input type="checkbox"/> PR/Communications (PR) |
| <input type="checkbox"/> Collections (CO) | <input type="checkbox"/> Recruiter (RC) |
| <input type="checkbox"/> Corporate Executive (CE) | <input type="checkbox"/> Research (RE) |
| <input type="checkbox"/> Consultant (CT) | <input type="checkbox"/> Sales (SA) |
| <input type="checkbox"/> Controller (CN) | <input type="checkbox"/> Syndications (SN) |
| <input type="checkbox"/> Credit (CR) | <input type="checkbox"/> Tax (TX) |
| <input type="checkbox"/> Documentation (DM) | <input type="checkbox"/> Training (TG) |
| <input type="checkbox"/> Equip. Mngmt. (EM) | <input type="checkbox"/> Treasurer (TR) |
| <input type="checkbox"/> Human Resources (HR) | |
| <input type="checkbox"/> Insurance (IN) | |
| <input type="checkbox"/> Legal (LG) | |

Confirmations will be forwarded after registrations are received and processed.

My check in the amount of \$ _____ is enclosed.
Please mail to: Equipment Leasing and Finance Association, Inc., PO Box 34733, Alexandria, VA 22334-0733

For Office Use Only Account #4110-0327000
Date _____ Approval Code _____ Amount _____

Registration and General Information

Please register as far in advance as possible. *Please note:* you may also register for this conference via the Internet at ELFA Online – <http://www.elfaonline.org>

Registration Fees

Individual: ELFA Member (1st Person):	\$995
Each additional ELFA Member representative:	\$895
Non-Members:	\$1,990

Non-Members: Please read carefully.

Non-members are welcome to attend this conference and must register at the non-member rate. In addition, if you are employed by a company that has not renewed its membership in the ELFA, you must wait one year to attend this conference as a non-member.

Mail-In-Address – Please Review Carefully

Please complete and return this registration form and mail with payment to: Equipment Leasing and Finance Association, Inc. PO Box 34733, Alexandria, VA 22334-0733. If you are registering using Express Mail, send completed conference registration form and check to ELFA, 1825 K Street, NW, Suite 900, Washington, DC 20006-1203.

Register On-Line

Visit ELFA's web site www.elfaonline.org for information about this and other educational programs. Go to the Events and Training section for details on the agenda, speakers, location and registration information. You can register directly on-line via American Express, MasterCard, Discover, Diners Club or VISA on our secure server. You will receive a confirmation number from the website.

Register By Fax

You can register for ELFA meetings with the ease of faxing. Simply complete the registration form, including the appropriate credit card information, and fax this to ELFA at (202) 238-3401. A confirmation will be forwarded to you.

Cancellations

To receive a full refund of registration fees, cancellations must be received **no later than seven business days** prior to the start of the selected workshop. Cancellations made by telephone must be followed by a letter that includes the name of the ELFA staff member who accepted the cancellation.

Substitutions

Substitutions for the entire program may be made at any time, including on-site registration.

Attire

Business casual attire is appropriate for these meetings.

Inquiries

If you have a question about this conference not related to registration, please call ELFA Business & Professional Development at (202) 238-3400.

Continuing Professional Education (CPE)

ELFA is a recognized sponsor of continuing professional education with many State Boards of Accountancy, the National Association of State Boards of Accountancy and many State Bar Associations. Most ELFA events qualify for CPEs, and attendees will be able to receive credit towards their licensing requirements.

ELFA is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN 37219-2417. Telephone: (615) 880-4200. contacts. Please register in advance on the registration form.

Photographs Taken at the Conference – Please Note the Following:

Photographs of speakers and attendees may be taken at these workshops. These may appear in EFLA publications or on the ELFA website. By registering for this workshop, you authorize ELFA the right to use any photographs taken of you during the course of the workshop.

Want to Be a Sponsor of the Leasing and Finance Workshops?

Sponsoring events and functions at ELFA meetings provides excellent exposure for your company. By sponsoring an ELFA Leasing and Finance Workshop, your company name, logo and 50 word description of your product or service will be included on the inside cover of the attendee workbooks. In addition, your company name and link to your website will appear in the Leasing and Finance Workshop section on the ELFA website.

Sponsorship of a Leasing and Finance Workshop: \$5,000

To become a sponsor, contact Sally Maloney at smaloney@elfaonline.org or (202) 238-3427.

Hotel Information

Hotel reservations may be made by calling the appropriate hotel at the telephone numbers listed below. To receive the special conference rate, please let the reservations clerk know you will be attending the ELFA Principles of Leasing and Finance or Advanced Leasing and Finance workshop. Hotel rates are guaranteed until the dates listed below. To get the best rate, please be sure to call the hotel before the listed hotel cut-off date.

The Principles of Leasing and Finance Workshops

March 3-5, 2008

Hyatt Harborside
101 Harborside Drive
Boston, MA 02128
(617) 568-1234 or (800) 233-1234
Hotel cutoff date: February 2, 2008

Rates: \$194.00 single / double (state & local tax – 12.5%)

Getting there: Hyatt Harborside is located on historic Boston Harbor at Logan International Airport, moments from Faneuil Hall, Quincy Market, minutes from downtown and the financial district via water transportation. Hyatt Harborside offers complimentary 24-hour shuttle service to the airport and public transportation.

April 14-16, 2008

Four Points Hotel
6363 E. Hampden Avenue
Denver, CO 80222
(866) 837-4182

Hotel cutoff date: March 14, 2008

Rates: \$105.00 single / double (sales tax – 14.85%)

Getting there: The Four Points is 26 miles from the Denver International Airport; taxi - \$65. Super Shuttle at airport is \$19 one-way.

May 5-7, 2008

Millennium Knickerbocker Hotel
163 East Walton Place @ N. Michigan Avenue
Chicago, IL 60611
(312) 751-8100 or (800) 621-8140

Hotel cutoff date: April 4, 2008

Rates: \$209.00 single / double (sales tax – 15.4%)

Getting there: The Knickerbocker is just off Chicago's famed "Magnificent Mile". Easily accessible from all major Chicagoland expressways, the Knickerbocker is a short 30-minute taxi ride from O'Hare International and Midway airports. Taxi fares average \$35 from the airports and \$7 from Union Station.

Registration and General Information *continued*

June 9-11, 2008

Marriott Baltimore Inner Harbor
110 South Eutaw Street
Baltimore, MD 21201
(410) 962-0202

Hotel cutoff date: May 8, 2008

Rates: \$249.00 single / double (current tax – 12.5%)

Getting there: The Marriott Baltimore Inner Harbor is 12 miles from BWI Airport – taxi \$25; Ronald Reagan National Airport is 45 miles from hotel – taxi \$60; Penn Station is 3 miles from hotel.

July 14-16, 2008

Westin City Center
650 N. Pearl Street
Dallas, TX 75201
(866) 837-4246

Hotel cutoff date: June 16, 2008

Rates: \$159.00 single / double (sales tax – 15%)

Getting there: Just eight blocks from the Dallas Convention Center, 30 minutes from Dallas/Fort Worth International Airport and 15 minutes from Dallas Love Field. Taxi - \$45.

September 8-10, 2008

Sheraton Philadelphia City Center Hotel
17th & Race Streets
Philadelphia, PA 19103
(800) 325-3535

Hotel cutoff date: August 11, 2008

Rates: \$219.00 single / \$239 double (sales tax – 14%)

Getting there: The Sheraton Philadelphia City Center Hotel is a short 5-minute taxi ride from Amtrak's 30th Street Station. Philadelphia International airport is approximately 7 miles away.

October 20-22, 2008

Hyatt Regency St. Louis
One St. Louis Union Station
St. Louis, MO 63103
(866) 837-4246

Hotel cutoff date: September 18, 2008

Rates: \$149.00 single / double (sales tax – 14.8%)

Getting there: The Hyatt Regency St. Louis is 16 miles from Lambert Airport – taxi \$45; Amtrak 5 blocks from hotel – taxi \$8

November 17-19, 2008

Sheraton Station Square
300 West Station Square Drive
Pittsburgh, PA 15219
(866) 837-4246

Hotel cutoff date: October 17, 2008

Rates: \$189 single / double (sales tax – 14%)

Getting there: The Sheraton Station Square Hotel is 30 minutes from the Pittsburgh International Airport – taxi \$35. Express shuttle service from airport is \$20.

Advanced Principles of Leasing and Finance Workshops

March 10-12, 2008

Embassy Suites Hotel
707 E. Butterfield Road
Lombard, IL 60148
(630) 969-7500

Hotel cutoff date: February 22, 2008

Rates: \$143 king / \$173 double (sales tax – 11%)

Getting there: Embassy Suites Hotel is 12 miles from Chicago O'Hare Airport and minutes from the Metro Train Station, taxis are readily available.

June 2-4, 2008

Sheraton Philadelphia City Center Hotel
17th & Race Streets
Philadelphia, PA 19103
(800) 325-3535

Hotel cutoff date: May 2, 2008

Rates: \$189.00 single / \$209 double (sales tax – 14%)

Getting there: The Sheraton Philadelphia City Center Hotel is a short 5-minute taxi ride from Amtrak's 30th Street Station. Philadelphia International airport is approximately 7 miles away.