



August 7, 2026

Village of Speculator
Crystal O'Brien, RMC CMFO, Clerk-Treasurer
2875 State Route 8
Speculator, NY 12164

Dear Crystal,

ROC Leasing LLC dba Real Lease is pleased to present the following Municipal Lease Purchase Proposal for the Village of Speculator. The terms and provisions are subject to Lessor's cost, and availability of funds, acceptance, and approval of management of Lessor and are pursuant to the following terms and conditions.

Lessee:	Village of Speculator
Equipment:	2026 Chevrolet Silverado 2500HD Truck & 2026 Dodge Ram Tradesman Crew Cab & Upfitting.
Cost:	\$137,482.50
Payment Option 1:	Four (4) annual payments of \$39,659.00 each, beginning one year from closing. The current municipal rate is 5.98%.
Payment Option 2:	Five (5) annual payments of \$32,621.00 each, beginning one year from closing. The current municipal rate is 5.98%.
End of Lease Option:	\$1.00
Rate Expiration:	The Municipal Lease Purchase Agreement must be credit approved, contracts properly signed, and the lease funded by ROC Leasing LLC, dba Real Lease before August 30, 2026.

We appreciate the opportunity to provide this proposal for your upcoming equipment needs. Please call our office at (585) 419-7913 with any questions.

Sincerely,

Michael A. Ruocco

Michael A. Ruocco
V.P. Sales & Business Development