

# Client Lease Process Overview

## Why Lease/Finance?

For Qualified Buyers:

- **A Simple One-Page Application**, with credit decisions generally in less than 24 hours
- **No Financials for purchases up to \$35,000**, and Financing available up to \$50,000 w/ financials
- **Incredible Tax Benefits!!** - American Recovery and Reinvestment Act (ARRA) is extended

## How much would the payment & upfront cost be?

### Financing available from \$10,000 - \$50,000

Estimated Payments: \$25,000

36 months = \$950.00

48 months = \$775.00

60 months = \$650.00

#### Advance Payment for companies 0-1 years time in business:

36 months = first months + 5% Refundable Security Deposit

48 months = first months + 10% Refundable Security Deposit

#### Advance Payment for companies 1-2 years time in business:

36 months = first & last Month

48 & 60 months = first months + 5% Refundable Security Deposit

## What are the qualifications to apply?

- Resume with 5 years industry related experience
- Personal Guarantee of all owners
- 700 min. credit score on all owners – 50% Available credit, must own real estate, and no more than 3 inquiries in the past 90 days
- \$1.00 purchase option at the end of term
- No previous bankruptcies or major derogatories, i.e., liens, charge-offs, repossessions etc...
- Requests over \$35K require last year personal tax returns on all owners

## How can you do this?

<b>Client</b>	Complete the simple one page application & return by fax / e-mail to HKF
<b>Horizon</b>	Upon your credit approval, HKF will e-mail you the lease documents for signature
<b>Client</b>	Sign and return the original lease documents,
<b>Horizon</b>	Advance the deposit and Purchase Order to your dealer to place the order
<b>Client</b>	Once the initial deposit is paid to your dealer the lease will be commenced, but we will hold the balance until you take delivery and acceptance

## Your Personal Lease/Finance Contact:

Please contact **Horizon Keystone Financial** for additional details on the terms, quote, tax advantages and benefits of leasing your equipment purchase. We welcome the opportunity to be of service to you.