



THE MARKETPLACE WAITS FOR NO ONE

**IF YOUR BUSINESS
NEEDS NEW EQUIPMENT
THE TIME TO ACT IS NOW!**



The new degree of comfort.®



quick & simple financing

Financing is extremely simple and affordable.

You determine the exact equipment your business needs from the contractor of your choice. You also have the flexibility to finance equipment from multiple companies and different equipment all on one easy finance agreement.

Quick & Simple Financing

STEP 1

Choose your equipment and submit your credit application online at <https://fernwoodcapitalja.fernwoodcapital.com> over the phone: 888-241-8636, or complete the application on this brochure and fax it to 716-694-9304.

STEP 2

We'll advise you on a credit decision as fast as 2 – 4 hours. If additional information is needed, we'll simply contact you.

STEP 3

Once you're approved, we'll generate documentation for you to sign and facilitate your order with your contractor(s) so they can prepare your equipment delivery. We can also take care of any deposits your contractor may require.

STEP 4

Your financing is activated and we pay your contractor(s) after you receive your equipment. If a down payment is required, your financing is activated after the down payment is paid to the contractor(s).

It's that easy!

experience the advantages

- **No Rising Rates**

Finance payments are fixed for the term of the financing.

- **100% Financing**

Get more flexibility. No down payment and finance your complete solution including warranties, tax, freight and installation.

- **Save Your Bank Credit**

Financing preserves your bank credit lines.

- **Flexible Payment Plans**

Longer and more flexible terms than other financing—12 months to 72 months are available on equipment.

- **Stay Competitive—Avoid Obsolescence**

Options include purchases, upgrades or trade-ins so you never have to be stuck with inefficient equipment.



what else should you know?

Financing is one of the smartest ways to add business equipment including heating, cooling and water heating systems, IT systems, machinery, titled equipment, furniture or nearly any equipment that helps your business grow. Payment plans offer fixed payments that match your cash flow. You have access to the equipment you need without a large down payment.

Who Can Finance?

Any company, municipality or association.
Financing to an individual for personal use is not available.

- **Is a Down Payment Required?**

Typically no, but often two payments equal to your monthly finance payment are due when you sign your finance agreement.

- **Can the Finance Agreement be Cancelled?**

Financing is non-cancelable, but the equipment can be traded for new financed equipment.

- **Who Should Sign the Finance Agreement?**

An authorized officer of the corporation, the partners in a partnership, the member for an LLC or the owner of a sole proprietorship should sign the agreement.

- **Get Pre-approved Today!**

We'll help you get the equipment your business needs to grow! **Call us at 888.241.8636 to get started.**



Fernwood Capital
& Leasing, LLC



The new degree of comfort.®

Rheem Manufacturing Company
1100 Abernathy Road • Suite 1700
Atlanta, GA 30328

FERNWOOD CREDIT APPLICATION

(FAX BACK TO 716-694-9304)

FULL COMPANY BUSINESS NAME: _____

EQUIPMENT ADDRESS, CITY, STATE, ZIP CODE

BUSINESS PHONE NUMBER

FAX NUMBER

CELL PHONE NUMBER

TYPE OF BUSINESS

DATE BUSINESS STARTED UNDER CURRENT PRESIDENT/OWNER

WEB SITE ADDRESS

EMAIL ADDRESS

BUSINESS (CIRCLE ONE): CORPORATION LIMITED LIABILITY PARTNERSHIP PROPRIETORSHIP

PERSONAL INFORMATION ON OWNER(S):

NAME _____

NAME _____

ADDRESS _____

ADDRESS _____

CITY, STATE, ZIP _____

CITY, STATE, ZIP _____

SOCIAL SECURITY # _____

SOCIAL SECURITY # _____

% OF OWNERSHIP & TITLE _____

% OF OWNERSHIP & TITLE _____

BUSINESS BANK INFORMATION:

BANK NAME _____

SUPPLIER/TRADE REFERENCE:
COMPANY NAME _____

PHONE # _____

PHONE # _____

ACCOUNT # _____

ACCOUNT # _____

CONTACT _____

CONTACT _____

VENDOR & EQUIPMENT INFORMATION: (WHO ARE YOU GETTING THE EQUIPMENT FROM)

BUSINESS NAME _____

CONTACT _____ PHONE # _____

EQUIPMENT _____

COST \$ _____ (WITHOUT TAX) TERM _____ CIRCLE ONE: NEW USED/YEAR _____

NOTICE TO ALL BUSINESS APPLICANTS: IF YOUR APPLICATION FOR BUSINESS CREDIT IS DENIED, YOU HAVE THE RIGHT TO A WRITTEN STATEMENT OF THE SPECIFIC REASONS FOR DENIAL. TO OBTAIN THE STATEMENT, PLEASE CONTACT FERNWOOD CAPITAL & LEASING, LLC WITHIN 60 DAYS FROM THE DATE YOU ARE NOTIFIED OF OUR DECISION. WE WILL SEND YOU A WRITTEN STATEMENT OF THE REASONS FOR THE DENIAL WITHIN 30 DAYS OF RECEIVING YOUR REQUEST. NOTICE: THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATION AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, AGE (PROVIDED THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT); BECAUSE, ALL OR PART OF THE APPLICANT'S INCOME DERIVES FROM ANY PUBLIC ASSISTANCE PROGRAM; OR BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT. THE FEDERAL AGENCY THAT ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS CREDITOR IS THE FEDERAL TRADE COMMISSION, EQUAL OPPORTUNITY, WASHINGTON, D.C. TO SECURE THIS LEASE, LESSEE AGREES TO PAY TO FERNWOOD CAPITAL THE ADVANCE PAYMENT/SECURITY DEPOSIT REQUIRED AT THE TIME THIS LEASE IS SUBMITTED TO FERNWOOD CAPITAL. IF FOR ANY REASON THIS LEASE IS NOT FINALIZED, IT IS SPECIFICALLY AGREED THAT FERNWOOD CAPITAL MAY RETAIN ADVANCE PAYMENT/SECURITY DEPOSIT AND SUCH AMOUNT IS FULLY EARNED BY FERNWOOD CAPITAL.

By signing below, each undersigned individual, as a principal of and/or guarantor for the Applicant, authorizes Lessor, its designees, assignees and potential assignees, to review his or her personal credit profile and other information as provided by national credit bureaus, banks and third parties, as Lessor in its sole discretion shall deem necessary. Such review shall be made for the purpose of considering this Application and for the purpose of any update, renewal or extension of credit to the Applicant or for the collection and review on any resulting accounts with Applicant. A fax or photocopy of this Authorization shall be valid as the original.

DATE _____, _____ SIGNATURE: _____