

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 \$100,000**, and Flexible terms from 12 to 60 months
- ◆ **Incredible Tax Benefits!!** - American Recovery and Reinvestment Act (ARRA) is extended
- ◆ **No Large Upfront Deposit** to the dealer or on your lease/finance agreement
- ◆ **New Business Program up to \$50,000** for companies less than 2 years in business

What Are You Able to Lease/Finance?

The Entire Project – including software, accessories, installation, training and tax

Office Equipment – furniture, phone systems, security, software, HVAC, computers, etc.

How can you do this?

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|----------------|---|
| Client | Request a quote from your dealer or call Horizon Keystone Financial (HKF) |
| Client | Complete the simple one page application & return by fax / e-mail to HKF |
| Client | Finalize your product order with your dealer & send a copy to HKF |
| Horizon | Upon your credit approval, HKF will e-mail you the lease documents for signature |
| Client | Sign and return the original lease documents, |
| Horizon | Advance the deposit and Purchase Order to your dealer to place the order |
| Client | 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 are completely satisfied. |
| Dealer | Order, deliver, install, & provide HKF an invoice |
| Horizon | We will verify your satisfaction, and then pay the balance to your dealer |

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.

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