



## Equipment Financing Options Offered

**Application Only:** Financing decision based on basic information up to \$150,000. This option offers very competitive terms for good credits.

**Commercial Option:** For transactions over \$20,000 supplying financial statements will yield a lower payment (\$20-\$40/month approximately). This option offers very competitive terms for good credits.

Finance structure options include: Finance agreements or Lease agreements

Finance agreements can have a 10% balloon payment at the end and a lower monthly payment during the term or zero at the end and higher payment.

Lease agreements for titled equipment are structured with a 20% (TRAC Leases) option to purchase at the end of the term and a lower monthly payment during the term.

Benefits of Asset based financing or leasing:

- 100% cost of equipment including freight and sales tax if applicable
- No yearly reporting requirements
- No annual fees associated with agreements
- No additional collateral
- Can have different tax benefits depending on structure.
- Payments are fixed for the term
- Marginal credits approval at different terms

Contact: Carl Villella, CLP

Celebrating 21 years in the commercial equipment finance field.