



# THE MARKETPLACE WAITS FOR NO ONE

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





# 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



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*In keeping with its policy of continuous progress and program improvement, Ruud reserves the right to make changes without notice.*

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