

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://fernwoodcapitalia.fernwoodcapital.com over the phone: 888-241-8636, or complete

over the phone: 888-241-8636, or comple 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.







Ruud Heating, Cooling, & Water Heating 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 LIN	MITED 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:	SUPPLIER/TRADE REFERENCE:
BANK NAME	COMPANY NAME
PHONE #	PHONE #
ACCOUNT #	ACCOUNT #
CONTACT	CONTACT
VENDOR & EQUIPMENT INFORMATION: (who are yo	OU CETTING THE FOUIDMENT EDOM
BUSINESS NAME	
CONTACT	PHONE #
EQUIPMENT	
COST \$(WITHOUT TAX) TE	RM CIRCLE ONE: NEW USED/YEAR
PPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATION AGAINST CREDIT APPLICANTS ON THE BASIS OF RAE ECAUSE, ALL OR PART OF THE APPLICANT'S INCOME DERIVES FROM ANY PUBLIC ASSISTANCE PROGRAM; OR BECAUS HAT ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS CREDITOR IS THE FEDERAL TRADE COMMISSION	TO A WRITTEN STATEMENT OF THE SPECIFIC DEASONS FOR DEVIAL. TO DOTAIN THE STATEMENT RELEASE CONTACT FERNIVOOD CAPITAL. SYNTHEMENT OF THE BEARONS FOR THE DEVIAL WITHIN 80 DAYS OF BETENING YOUR ROQUEST. NOTICE THE HERDERA BOULA CREDIT CE, COLOR, BELLGION, NATIONAL ORIGIN, SEX, AGE OFFOURDED THE APPLICA NAT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT). ETHE APPLICANT HAS IN GOOD. EATH EXERCISED ANY RIGHT INDER THE CONSTRUER CREDIT PROTECTION ACT. THE PEDERAL ACRECY, EQUAL OPPORTUNITY, WASHINGTON, DC. TO SECURE THIS LEASE, LESSES AGREES TO PAY TO FERNIVOOD CAPITAL HE ADVANCE. FOR EARON THIS LEASE IN NOT THAT LIZED, IT IS SPECIFICALLY AGREED THAT FERNIVOOD CAPITAL MAY BETAR DAYS APMENTISCEUT

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:___