

THE MARKETPLACE WAITS FOR NO ONE

IF YOUR BUSINESS
NEEDS NEW EQUIPMENT



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.





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)

EQUIPMENT ADDRESS, CITY, STATE, Z	IP CODE							
BUSINESS PHONE NUMBER	BER FAX NUMBER			CELL PHONE NUMBER				
YPE OF BUSINESS			DATE BUSINESS STARTED UNDER CURRENT PRESIDENT/OWNER					
WEB SITE ADDRESS			EMAIL ADDRESS	5				
BUSINESS (CIRCLE ONE):	CORPORATION	LIMITE	D LIABILITY		PARTNE	RSHIP	PROPRIETORSHIP	
PERSONAL INFORMATION	ON 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 INFORM	MATION:		SUPPLIER/I	TRADE	REFERE	NCE:		
BANK NAME			COMPANY NAME					
PHONE #			PHONE #					
ACCOUNT #			ACCOUNT #					
CONTACT			CONTACT					
VENDOR & EQUIPMENT								
BUSINESS NAME								
CONTACT			PHONE #					
EQUIPMENT								
COST \$	(WITHOUT TAX)	TERM			LE ONE:		USED/YEAR	
OTICE TO ALL BUSINESS APPLICANTS: IF YOUR APPLICANT ASING, LLC WITHIN 60 DAYS FROM THE DATE YOU ARE N POORTUNITY ACT PROHIBITS (REDITIORS FROM DISCKNIN CAUSE, ALL OR PART OF THE APPLICANT'S INCOME DERRIAT ADMINISTERS COMPLIANCE WITH THIS LAW CONCER YMENTSECURITY DEPOSIT REQUIRED AT THE TIME THIS POSIT AND SUCH AMOUNT IS FULLY EARNED BY FERNWE BY Signing below, each undersigned ind is or her personal credit profile and other will be supposed to the purpose of certain the state of the purpose of certain the purpose of the purpo	ION FOR BUSINESS CREDIT IS DENIED, YOU HAY OUTHIED OF OUR DECISION. WE WILL SEND YO NATION AGAINST CREDIT APPLICANTS ON THE YES FROM ANY PUBLIC ASSISTANCE PROGRAM NING THIS CREDITOR IS THE FEDERAL TRADE I LEASE IS SUBMITTED TO FERNWOOD CAPITA OOD CAPITAL. Ilividual, as a principal of and/or er information as provided by na	VE THE RIGHT TO A WE JU A WRITTEN STATEME E BASIS OF RACE, COLO. G: OR BECAUSE THE AP COMMISSION, EQUAL C L. IF FOR ANY REASON guarantor for the ational credit bu	he Applicant, author ireaus, banks and thi	izes Lesso rd parties,	r, its designed as Lessor in	es, assignees its sole disc	s and potential assignees, to reviev	

DATE ___

SIGNATURE: __