

FERNWOOD CREDIT APPLICATION

(FAX BACK TO 716-694-9304)

LESSEES FULL COMPANY 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 LIMITED 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:

BANK NAME _____ COMPANY NAME _____

PHONE # _____ PHONE # _____

ACCOUNT # _____ ACCOUNT # _____

CONTACT _____ CONTACT _____

SUPPLIER/TRADE REFERENCE:

COMPANY NAME _____

PHONE # _____

ACCOUNT # _____

CONTACT _____

VENDOR & EQUIPMENT INFORMATION: (WHO ARE YOU GETTING THE EQUIPMENT FROM)

BUSINESS NAME _____

CONTACT _____ PHONE # _____

EQUIPMENT _____

COST \$ _____ (WITHOUT TAX) TERM _____ CIRCLE ONE: NEW USED/YEAR _____

NOTICE TO ALL BUSINESS APPLICANTS: IF YOUR APPLICATION FOR BUSINESS CREDIT IS DENIED, YOU HAVE THE RIGHT TO A WRITTEN STATEMENT OF THE SPECIFIC REASONS FOR DENIAL. TO OBTAIN THE STATEMENT, PLEASE CONTACT FERNWOOD CAPITAL & FINANCING, LLC WITHIN 60 DAYS FROM THE DATE YOU ARE NOTIFIED OF OUR DECISION. WE WILL SEND YOU A WRITTEN STATEMENT OF THE REASONS FOR THE DENIAL WITHIN 30 DAYS OF RECEIVING YOUR REQUEST. NOTICE: THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATION AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, AGE (PROVIDED THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT); BECAUSE, ALL OR PART OF THE APPLICANT'S INCOME DERIVES FROM ANY PUBLIC ASSISTANCE PROGRAM; OR BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT. THE FEDERAL AGENCY THAT ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING THIS CREDITOR IS THE FEDERAL TRADE COMMISSION, EQUAL OPPORTUNITY, WASHINGTON, D.C. TO SECURE THIS FINANCING, LESSEE AGREES TO PAY TO FERNWOOD CAPITAL THE ADVANCE PAYMENT/SECURITY DEPOSIT REQUIRED AT THE TIME THIS FINANCING IS SUBMITTED TO FERNWOOD CAPITAL. IF FOR ANY REASON THIS FINANCING IS NOT FINALIZED, IT IS SPECIFICALLY AGREED THAT FERNWOOD CAPITAL MAY RETAIN ADVANCE PAYMENT/SECURITY DEPOSIT AND SUCH AMOUNT IS FULLY EARNED BY FERNWOOD CAPITAL.

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: _____

**Fernwood Capital
& Leasing, LLC**The **marketplace**
waits for no one.If your business
needs new equipment
the time to **act** is **now!****P 716.694.9302**
Toll Free 888.241.8636
F 716.694.9304
www.fernwoodcapital.com

Quick & Simple Financing

Financing is extremely simple and affordable.

You determine the exact equipment your business needs from the vendor of your choice. You also have the flexibility to finance equipment from multiple vendors and different equipment all on one easy Transaction!

Quick & Simple Financing

1. Choose your equipment and submit your credit application online at fernwoodcapital.com, over the phone: **888-241-8636**, or complete the application on this brochure and fax it to 716-694-9304.
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.
3. Once you're approved, we'll generate documentation for you to sign and facilitate your order with your vendor(s) so they can prepare your equipment delivery. We can also take care of the down payment if your vendor(s) require one.
4. Your Financing is activated and we pay your vendors(s) after you receive your equipment. Note: if a down payment is required, your Financing is activated after the down payment is paid to the vendor(s).

It's that easy!



**Fernwood Capital
& Leasing, LLC**

Experience the Advantages

- ◆ **No Rising Rates**
Financing payments are fixed for the term of the Financing.
- ◆ **100% Financing**
Get more flexibility than a loan. No down payment and finance your complete solution including warranties, tax, freight and installation.
- ◆ **Greater Leverage of Your Capital**
Financing lets you conserve valuable company working capital and in many cases provides off balance sheet accounting.
- ◆ **Save Your Bank Credit**
Financing preserves your bank credit lines.
- ◆ **Flexible Payment Plans**
Longer and more flexible terms are available than other financing—60 month terms plus 72 and 84 months available on certain equipment.
- ◆ **Stay Competitive—Avoid Obsolescence**
Options include purchases, upgrades or trade ins so you never have to be stuck with inefficient equipment.
- ◆ **Tax Savings**
Save money—payments may be 100% tax deductible.

What Else Should You Know?

Financing is one of the smartest ways to add business equipment including 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 and no impact to your available lines of bank credit. Financing can actually cost less in after-tax dollars than out right purchases.

◆ **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 Financing payment are due when you sign your documentation.

◆ **Can the Financing be Cancelled?**

Financing is non-cancelable, but the equipment can be traded for new financed equipment.

◆ **Who Should Sign the Financing?**

An authorized officer of the corporation, the partners in a partnership or the owner of a sole proprietorship should sign.

◆ **Get Pre-approved Today!**

We'll help you get the equipment your business needs to grow! **Call 888.241.8636** or visit us at **www.fernwoodcapital.com**.