

# Why Should I Lease?



*Leasing is the fastest growing method for financing equipment in business today. Surveys show 80% of all U.S. businesses lease a portion of their equipment. Growing businesses often face the challenge of limited cash flow and the need to continuously add or upgrade equipment. Leasing puts the needed equipment to work for you without major capital investment and with substantial cash flow advantages.*

## Why Partner with AFP?

At AFP, our goal is to make your lease process **FAST, EASY, and HASSLE-FREE.**

- **ONLINE QUOTE & APPLICATION SYSTEM**

Get a NO OBLIGATION "Instant Quote" by visiting our website at [www.financewithafp.com](http://www.financewithafp.com).

- **PERSONAL SERVICE**

We understand the importance of every transaction. AFP provides one-call convenience. You will not get caught in a maze of voice mail systems, you will talk to a REAL person every time. We'll get your transaction done and make sure you are satisfied.

- **EXPERIENCE**

The staff at AFP has over 70 years of experience in the leasing and finance industry.

- **CASH FLOW MANAGEMENT**

Low monthly payments and minimal up-front cash outlay.

- **SPEED**

Short one-page application\*

- **FLEXIBILITY**

100% financing of the invoice.

- **CUSTOMIZED PAYMENT STRUCTURES**

We are able to offer flexible payment structures such as 90-day deferred, annual payments and skip payments.

- **NO BLANKET LIEN**

Only the equipment is required as collateral. Your personal and business assets remain protected.

- **TAX ADVANTAGES \*\***

Lease payments are usually considered a pre-tax business expense and can often reduce taxes. Equipment leases qualify for the Section 179 deduction.

- **FIXED PAYMENTS**

Unlike financing with your line of credit, lease payments are fixed. No matter what happens with the market in the future, your lease terms are locked in.

- **LINES OF CREDIT REMAIN PROTECTED**

Leasing does not impact your credit lines with your bank. Your borrowing power can be reserved for other business needs.

- **AVOID OBSOLESCENCE**

Leasing affords you the best technology available today and allows the option to upgrade your equipment when it has outlived its use.

- **COMPETITIVE EDGE**

Leasing provides the advantage of using tomorrow's technology today!

\* Subject to credit approval and based on transaction size. Programs subject to change.

\*\* Consult your tax advisor to see how equipment financing affects your tax situation.

**CONTACT US TODAY 888.237.3533**



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[www.financewithafp.com](http://www.financewithafp.com)



Did you know...  
you can apply online?  
It's secure, fast, easy  
and hassle free.  
Visit our website  
today!

**Customer Information:**

BUSINESS LEGAL NAME: \_\_\_\_\_ DBA: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_  
FEDERAL TAX ID: \_\_\_\_\_ TIME IN BUSINESS: \_\_\_\_\_  
PHONE: \_\_\_\_\_ FAX: \_\_\_\_\_  
CELL PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_  
BUSINESS TYPE: (PLEASE CHECK ONE)  SOLE PROP  CORP  LLC  PARTNERSHIP

**Bank Information**

NAME OF BANK: \_\_\_\_\_ CONTACT: \_\_\_\_\_  
ACCOUNT NUMBER: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_

**Trade Information**

NAME OF TRADE: \_\_\_\_\_ CONTACT: \_\_\_\_\_  
ACCOUNT NUMBER: \_\_\_\_\_ PHONE NUMBER: \_\_\_\_\_

**Principal Information**

PRINCIPAL 1	PRINCIPAL 2
NAME: _____	NAME: _____
TITLE: _____	TITLE: _____
HOME ADDRESS: _____	HOME ADDRESS: _____
CITY/STATE/ZIP: _____	CITY/STATE/ZIP: _____
SOCIAL SECURITY NUMBER: _____	SOCIAL SECURITY NUMBER: _____
SIGNATURE: _____ DATE: _____	SIGNATURE: _____ DATE: _____

**Equipment Information**

EQUIPMENT DESCRIPTION: \_\_\_\_\_  
EQUIPMENT LOCATION: \_\_\_\_\_  
EQUIPMENT TYPE: (CHECK ONE)  NEW  USED EQUIPMENT COST: \$ \_\_\_\_\_  
TERM DESIRED: (CHECK ONE)  12  24  36  48  60

**Vendor Information**

VENDOR NAME: \_\_\_\_\_ CONTACT: \_\_\_\_\_  
ADDRESS: \_\_\_\_\_ PHONE: \_\_\_\_\_  
CITY/STATE/ZIP: \_\_\_\_\_

Each individual signing as principal certifies that the information provided in this application is accurate and complete. Each individual signing authorizes American Financial Partners, Inc or any other lending sources to obtain information from the references listed above and obtain a consumer credit report that will be ongoing and relate not only to the evaluation and/or extension of the business credit requested, but also for purposes of reviewing the account, increasing the credit line, taking collection action on the account and for any other legitimate purpose associated with the account as needed. Each individual signing as principal further waives any right or claim which such individual would otherwise have under the Fair Credit Reporting Act in the absence of this continuing consent.

**ECOA NOTICE (TO BE RETAINED BY APPLICANT(S))**  
Thank you for your business credit application. We will review it carefully and get back to you promptly. If your application for business credit is denied, you have the right to a written statement of the specific reasons for that denial. To obtain that statement please contact us within 60 days from the date that you were notified of our decision. We will send you a written statement of the reasons for the denial within 30 days of your request for the statement. NOTE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating on the basis of race, color, religion, national origin, sex, marital status, age, 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.