



PINNACLE CAPITAL, LLC.



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Equipment Financing with Pinnacle Capital

Thank you for taking the time and reviewing the financial services Pinnacle Capital has to offer. With the need today to acquire business equipment, Lease financing becomes a valuable alternative to repay tomorrow. With the ease of applying, flexible term & payment options, and utilizing the tax advantages available, you may find the "Lease to Own" option to be a wise business decision. Rates are very competitive compared to traditional forms of lending and the cost-of-funds are based on the requested payment program and term, time in business, as well as current stability and credit history of the company and owners.

If you would like to apply for a credit line for your next equipment purchase, or would like to receive a detailed payment quote based on a specific purchase, please fill out the info requested below and include the sales order/invoice for equipment review. Feel free to contact me at **888-223-2600** with any questions. For additional company information, see us at www.pinnaclecap.com

Types of "Lease to Own" options

Operating Lease: Accounted for as a "rental" expense on the income/expense sheet, and possibly 100% tax deductible. Term-end purchase option is generally set at 10% of equipment purchase price

Capital Lease: Viewed as intent to purchase equipment, payments are accounted for on balance sheet as an asset and liability and using depreciation schedules. \$1.00 buy-out

Equipment Finance Agreement: The EFA is a conditional sales contract, or loan. Flexible terms and payments makes the EFA strong competition to a traditional bank loan

Payment terms and programs

Seasonal and Skip: Adjust payments to adapt to seasonal cash flow needs.

Delayed: One payment down, 30-90 days till next payment due.

Standard terms range from 24-60 months

CREDIT APPLICATION

Fax back to: 888-223-3600

Amount requested: \$ _____ Equipment: _____

Company: _____ DBA: _____

Address: _____ Current business ownership: _____ yrs.

City, ST ZIP _____ Corp ___ LLC ___ Sole Prop ___

Phone: _____ Fax: _____ Email: _____

Owner(s): _____ SSN: _____ % _____

Owner(s): _____ SSN: _____ % _____

Business Bank: _____ Account. #: _____

Phone: _____ Fax: _____ Contact: _____

Trade References:

1) _____ Phone: _____ Contact/acct.#: _____

2) _____ Phone: _____ Contact/acct.#: _____

Insurance: _____ Phone: _____ Fax: _____

Consent: "I authorize Pinnacle Capital and associates to perform credit review, obtain requested information, and proceed with business credit approval"

Signature (1) X _____ **Date:** _____

Signature (2) X _____ **Date:** _____

Short form application. Additional info may be requested to complete business credit review