

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.

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 noncancelable, 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 x113 to get started.**



Rheem.com



Ruud.com



FRIEDRICH

Friedrich.com



SureComfort.com



RussellByRheem.com

Rheem Manufacturing Company

1100 Abernathy Road • Suite 1700
Atlanta, GA 30328



888.241.8636 x113



In keeping with its policy of continuous progress and program improvement, Rheem® reserves the right to make changes without notice.

Printed in the USA

09/24

Form No. MXX-1971 Rev.2



THE MARKETPLACE WAITS FOR NO ONE

**IF YOUR BUSINESS NEEDS NEW EQUIPMENT
THE TIME TO ACT IS NOW!**



FRIEDRICH





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://www.fernwoodcapital.com/credit-application> over the phone: 888.241.8636 x113, 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!

commercial customer application form



Submit application by:

Email: applications@fernwoodcapital.com
Fax: 716.694.9304
Website: www.fernwoodcapital.com
Phone: 888.241.8636 x113
Contact: Amanda Albertsson

CREDIT APPLICATION

CORPORATE NAME: _____

DBA NAME: _____

EQUIPMENT ADDRESS _____ CITY _____ STATE _____ ZIP CODE _____

BUSINESS PHONE NUMBER _____ CELL PHONE NUMBER _____ DATE BUSINESS STARTED UNDER CURRENT PRESIDENT/OWNER _____

EMAIL ADDRESS _____

PERSONAL INFORMATION ON OWNER(S):

NAME _____ NAME _____

ADDRESS _____ ADDRESS _____

CITY, STATE, ZIP _____ CITY, STATE, ZIP _____

SOCIAL SECURITY # _____ SOCIAL SECURITY # _____

% OF OWNERSHIP _____ % OF OWNERSHIP _____

BUSINESS TITLE: _____ BUSINESS TITLE: _____

VENDOR & EQUIPMENT INFORMATION:

HVAC CONTRACTORS BUSINESS NAME _____

CONTACT _____ PHONE # _____

EQUIPMENT (attach quote) _____

COST \$ _____ (WITHOUT TAX) TERM _____
(24 Months - 72 Months)

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 & LEASING, 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 LEASE, LESSEE AGREES TO PAY TO FERNWOOD CAPITAL THE ADVANCE PAYMENT AND/OR SECURITY DEPOSIT AMOUNT ALONG WITH A NON-REFUNDABLE DOCUMENTATION FEE REQUIRED AT THE TIME OF LEASE SIGNED. IF FOR ANY REASON THIS LEASE IS NOT FINALIZED, IT IS SPECIFICALLY AGREED THAT FERNWOOD CAPITAL MAY RETAIN THE ADVANCE PAYMENT AND/OR SECURITY DEPOSIT AMOUNT 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, extension or on future credit submissions to the Applicant or for the collection and review on any resulting accounts with Applicant. A fax or photocopy of this Authorization shall be deemed valid as the original.

DATE _____ SIGNATURE: **X** _____

DATE _____ SIGNATURE: **X** _____