

# Fair Market Value Financing

## Benefits

We help business of all sizes better employ their equipment to increase efficiency and enhance overall profitability with Fair Market Value (FMV) financing.

### Low monthly payments

Monthly payments for a FMV operating lease are lower than capital lease payments (example \$1 buyout). Monthly payments may be structured to be less than the energy savings.

### Optimize cash flow

Have a fixed, regular payment with no money down. Save cash for other revenue generating activities.

### Preserve existing lines of credit

Keep bank lines intact for other business uses.

### Save capital budgets

Avoid the capital budget approval process as FMV leases are treated as an operating expense. Enhance your balance sheet ratios as FMV structures may provide "off-balance sheet" financing.

### 100% Financing

Finance 100% of the equipment cost including soft costs such as freight, installation, training, and other charges into the fixed, regular payments.

### Fast and simple process

With a one-page credit application, you can have a credit decision for application only transactions generally within 2-4 business hours. Larger transactions generally have a credit decision within 1-2 business days.

### Tax benefits

The entire lease payment may be claimed as a business expense, thus lowering the business income. Please consult with a tax advisor for specific impact to your business.

### Flexible End-of-Term Options

1. Purchase for the Fair Market Value
2. Return the equipment
3. Upgrade the equipment
4. Renew the lease