

COMMERCIAL FINANCING MADE EASY!

- No cost, recourse or credit check for the Dealer
- Commercial equipment qualifies
- Churches, Non-Profits, Non-Building Owners qualify
- End-user credit approvals as quick as 2–6 hours
- Contractor paid within 24–48 hours of install
- Single point of contact — from beginning to end
- Total project financing — equipment, controls, install



Advantages of Equipment Financing

- **Tax benefits** — 100% of payments and/or significant equipment cost can be deducted.¹
- **Overcome budget limitations** — Get the equipment you need, today, without impacting your capital and operating budget.
- **Conserve capital** — Finance 100% of equipment with affordable monthly payments, no down payment and no security deposit.
- **Maximize ROI** — Match the useful life of equipment with cost of use.
- **Preserve liquidity** — Financing preserves existing bank lines of credit for working capital, inventory financing and revolving credit needs.
- **Obsolescence protection** — Stay on the cutting edge of technology. Our programs allow for upgrades, trade-ins and add-on features to ensure equipment will never be obsolete.

¹ As a depreciation expense the year the equipment is acquired (depending on financing structure). Consult a tax advisor.

Custom Tailored Solutions To Fit Your Needs. Not Ours.

Flexible Program Options

- **Fixed term financing** — Fixed-rate, fixed-term financing with no balloon payment required. Ask us about our accelerated depreciation and tax deduction options.
- **True lease financing** — Traditional lease structure with lower monthly payments. Byline assumes the residual and obsolescence risk of the equipment and monthly payments can be deducted as operating expenses.
- **Deferred billing program** — Deferred payments allow equipment to generate revenue before payments are due.
- **Future funds program** — Decide on financing up to 6 months after delivery of equipment (cash purchase or finance).
- **Baker's dozen program** — A short-term solution when supplier can't extend payment terms.
- **Seasonal program** — Customizable terms that allow you to match your payments to your seasonal cash flow.
- **Bundled programs** — Combine payments for equipment, supplies and services into one convenient monthly payment.

Go to HVAC Partners for Credit Application and Instant Online Payment Calculator

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