



## **Lease/Finance Program Overview**

### **Who is Horizon Keystone Financial?**

Horizon Keystone Financial partners with Manufacturers and Dealers to offer affordable finance solutions. We customize our finance programs in an effort to promote your name and products. With today's credit and capital crunch, we can help you provide your client alternative means of purchasing your equipment.

- Customized Payment Proposal System** [www.dealersalescenter.com](http://www.dealersalescenter.com)  
Our user-friendly website can help you create an unbelievable proposal that will set you apart from your competition. From our website, you can e-mail a quote, application, overview and tax benefits. You will also find the marketing flyers you may be interested in regarding the benefits and overall process of leasing.
- Tax Savings Wizard** [www.dealersalescenter.com](http://www.dealersalescenter.com)  
The government has put in place incredible tax benefits to stimulate the economy, and help companies afford to purchase the equipment they need from you. These benefits are available on cash AND finance purchases.
- Advance Deposits**  
HKF may advance you up to 50% of the invoice prior to placing the order for qualified customers & dealers. HKF will pay the balance upon delivery & acceptance. This is a big benefit for you and your clients.
- Application Only Up To \$100,000 – No Financials**  
A simple one-page application. No financial statements or tax returns required for qualified customers, as well as decisions usually in less than 24 hours, making it easier than traditional bank financing.
- Custom Lease Structures**  
**Flexible Lease Terms** from as short as 12 months or as long as 72 months  
**Total Project Financing** allows you to bundle equipment, install, warranties, and service into one payment  
**Convenient Structured Payments** such as Seasonal, Deferred, & Step Payments  
**Multiple Purchase Options** to fit any type of lease needs:
  - \$1.00 - lease to own, the most popular for most customers
  - 10% - offers the customer a slightly lower payment with a fixed balloon payment of 10% at the end
  - Fair Market Value- a true lease, your customer can decide to purchase, return, or upgrade their equipment.
- Marketing Support**  
HKF will help you develop marketing materials to increase your sales by promoting your company and products such as trade show specials, 3 fold brochures, mailers, or our print and e-format.
- Training Support**  
HKF will train your sales team on the basic tools to offer a finance solution and be comfortable with only the frequently asked questions, since we will handle the rest. Training and education are vital to your success.
- Dedicated Service Team**  
Each manufacture/dealer will have a personal "Relationship Manager" to provide quotes and talk with you and your customers one on one about the various lease structures, tax advantages & benefits available.
- Incentives & Promotions**  
Our Dealer Rewards program allows you to earn up to an additional 1% on your total projects and increase your profits and bottom line by using our website [www.dealersalescenter.com](http://www.dealersalescenter.com) to quote your clients.

*It is our pleasure to be of service to you and your clients!!*

**Horizon Keystone Financial**  
105 Fairway Terrace Mt. Laurel, NJ 08054  
Phone: 800-606-0049 Fax: 800-606-0037  
[www.dealersalescenter.com](http://www.dealersalescenter.com)  
[info@horizonkeystone.com](mailto:info@horizonkeystone.com)