

## **“Prefunding Program”**

For our qualified clients & dealers, we can provide a 50% upfront deposit prior to placing the order. There is no charge to you or your client, unlike other leasing programs that charge interest on the monies that are advanced. The charge is typically about 1% of the amount paid to you, for every 30 days until the installation is complete. Installation could take 60-90 days in many cases, costing your client unnecessary money. In addition, we can bundle all manufacturers & equipment you sell, as well as coordinate any additional equipment needs your client may have for their office.

The following are scenarios that can often happen where your client may need “Prefunding”:

1. Client needs his/her cash to utilize as working capital.
2. Client cannot afford or does not want to put a deposit down.
3. Client's credit line at the bank is not available.

In any of these instances, we can prefund that deposit to your company, therefore making it easier for your clients to do business with you. You in turn will pay your manufactures within the terms you are set up with. In many cases this could help you take advantage of extra cash discounts with your manufacturers. It commits the customer to your company, and stops him from “shopping.” If other competitors are requiring a large deposit, our Prefunding Program will definitely give you a competitive advantage.

### ***Here's how it works:***

1. Client completes the simple one page credit application, and faxes it to us
2. We approve the client for their request in usually less than 24 hours
3. Dealer will fax us a quote or invoice as requested for the client's product
4. We will send the client the lease documentation to sign
5. Client will return the original executed documentation
6. Client will authorize us to release the deposit
7. We will then overnight you a 50% deposit, typically within 24 hours
8. Dealer will place the order with the manufacturer(s)
9. Dealer will install the product
10. We will pay the remaining 50% upon complete installation, typically within 24 hours

This program will definitely help close more sales. If you would like to be pre-approved for future customers, please call us for more detail. In many cases, all we need to know is your name, address, and phone. Within 24 hours, you could be set up for this great program. For more information on our programs, please contact your relationship manger.

Program & Terms Provided By:  
Horizon Keystone Financial  
105 Fairway Terrace - Mt. Laurel, NJ 08054  
[leasing@horizonkeystone.com](mailto:leasing@horizonkeystone.com)  
Phone: 800-606-0049 Fax: 800-606-0037