

Why Lease/Finance?

Horizon has specialized in office furniture financing for 15 years and truly understand the life cycle of a furniture sale, from lead times, to deposits, to add-on's and changes. Leasing can offer you a convenient alternative to paying cash, without the hassle of a bank, or scaling back to fit a budget. As the economy slowly regains strength, an increasing number of corporations still want to conserve their capital, but at the same time continue to grow their business.

For Qualified Buyers:

A Simple One-Page Application, with credit decisions generally in less than 24 hours

No Financials For Purchases up to \$100,000, and Flexible terms from 12 to 72 months

Incredible Tax Benefits!! - American Recovery and Reinvestment Act (ARRA) is extended

No Large Upfront Deposit to the dealer or on your lease/finance agreement

Custom-fit Payment Structures such as deferred, seasonal, step, and 6 @ \$99 Payments

Various Purchase Options: \$1.00 (own), 10% (optional), and Fair Market Value (rental).

What Are You Able to Lease/Finance?

Entire Furniture Purchase – including accessories, installation, freight, and sound masking

Office Equipment –phone systems, security, software, HVAC, computers, etc.

How can you do this?

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| Client | Request a quote from your dealer or call Horizon Keystone Financial (HKF) |
| Client | Complete the simple one page application & return by fax / e-mail to HKF |
| Client | Finalize your product order with your dealer & send a copy to HKF |
| Horizon | Upon your credit approval, HKF will e-mail you the lease documents for signature |
| Client | Sign and return the original lease documents, |
| Horizon | Advance the deposit and Purchase Order to your dealer to place the order |
| Client | Once the initial deposit is paid to your dealer the lease will be commenced, but we will hold the balance until you take delivery and are completely satisfied. |
| Dealer | Order, deliver, install, & provide HKF an invoice |
| Horizon | We will verify your satisfaction, and then pay the balance to your dealer |

Your Personal Lease/Finance Contact:

Please contact **PAPERLESS PRODUCTIVITY, INC.** for additional details on the terms, quote, tax advantages and benefits of leasing your equipment purchase. We welcome the opportunity to be of service to you.