



Leasing Information & How it Works

Financial Solutions for Today and Tomorrow

To be successful today, you've got to provide an effective and efficient office environment and to do so within budgetary constraints. EQA office furniture with Horizon Keystone Financial Services can provide creative solutions for all your furniture acquisitions.

Benefits of leasing:

Cash Management

- Minimize your monthly payments and improve your cash flow.
- Accelerate the acquisition process and overcome budget restrictions.
- Protect against inflation.....create a professional work environment. Protect your capital.

Accounting and Tax Considerations

- Operating Leases and Capital Leases available to meet your specific tax and financial requirements
- Section 179 allows many businesses significant tax savings. In many cases on a capital lease, the first \$250,000 of your equipment purchases is 100% deductible this year. Or on a true lease, your monthly lease payment may be able to be deducted as an operating expense verse a debt. You should always consult your accountant for all details & benefits.

Flexibility and Convenience

- Financing options include billing cycles matched to your cash flow or budget needs an a variety of end-of-lease options.
- Leasing can offer deferred payments, step plans, seasonal payments, etc., with little to no money down.
- Combine financing for your furniture with delivery, installation, and design fees.

Financing Products

Fair Market Value (FMV) Lease

- Offers the lowest possible Lease
- Provides term flexibility to meet you're changing needs. At the end of the lease term you can renew the lease, purchase the furniture, or return it.

\$1 Purchase Option Lease

- The client takes all the tax benefits associated with ownership. Title to the furniture is passed upon completion of the lease term.

How it Works

1. Request an estimated quote from EQA office furniture or call Horizon Keystone Financial
2. Complete the one page application and either fax or email it back to Horizon Keystone Financial
3. Finalize your furniture order and requirements with EQA office furniture
4. Upon your credit approval, Horizon Keystone will e-mail you the lease documents for signature based on your furniture quote/proposal.
5. Once you sign and return the original lease documents, Horizon will advance the deposit and Purchase Order to EQA to process your order.
6. Once the initial deposit is paid to EQA, the lease will be commenced, the balance will be held until you take delivery and are completely satisfied
7. Once you receive your order and are satisfied, Horizon will verify your satisfaction, and then pay the balance to EQA.

For Information, contact your Horizon Keystone Financial Representative:

Contact: Janeen Waddell

Email Address: janeen@horizonkeystone.com

Tel #: 800-606-0049 x 124

Fax #: 800-606-0037