

# Benefits of Beacon

Our programs offer many advantages over alternative financing methods. Consider the following factors when deciding between cash, lease, or loan.

**Liquidity** The #1 reason small businesses fail is due to lack of liquidity. Maintaining ample cash balances in your checking account should be a top priority for a company of any size. Beacon allows you to conserve your cash for times when you need it most.

**Convenience** Simply complete our one-page Business Credit Application, return it to us with your equipment quote, and we'll respond promptly.

**Quick Turnaround** Upon receipt of your credit application and equipment quote, you can expect a response from Beacon within 24-48 hours.

**100% Financing** Beacon can provide 100% financing, allowing you to acquire the equipment you need without a major cash outlay.

**Fixed Payment** Avoid the rising cost of money and lock in a low monthly payment.

**Tax Advantages** Beacon's programs offer tax advantages not available if purchasing with cash or a traditional bank loan. IRS Section 179 may allow businesses to write-off thousands of dollars in financed equipment.

**Start-Up Financing** Often times, traditional lenders may not consider a business for financing if it has less than two full years of operations. If you are a new business owner, Beacon may be your best, most competitive option for acquiring your new equipment.

**Establish Credit** By establishing your credit with Beacon, it will be easier to acquire your next piece of equipment.

**Conserve Bank Lines** Save bank borrowing options to support ongoing cash flow needs.

**Avoid Capital Budget Restrictions** Beacon's programs are the perfect tool to acquire equipment today without being subject to this year's capital budget restrictions.

**Off Balance Sheet Financing** An operating lease allows you to acquire new equipment without further leveraging your company's balance sheet.



## How to Apply

- Obtain a quote for your chosen equipment.
- Complete our one page Business Credit Application on the reverse side and fax with equipment quote to your financing consultant.
- Your application may also be submitted online ([www.beaconfunding.com/apply](http://www.beaconfunding.com/apply)) or by phone.
- You can expect a response from a Beacon financing consultant within 24-48 hours.
- All deals are subject to credit approval.

For more information, visit  
[www.beaconfunding.com/benefits](http://www.beaconfunding.com/benefits)



BUSINESS INFORMATION

FULL LEGAL NAME (INCLUDE DBA IF APPLICABLE)			PHONE #		FAX #	
BILLING STREET ADDRESS		CITY		COUNTY	STATE	ZIP
EQUIPMENT LOCATION - STREET ADDRESS (IF DIFFERENT THAN ABOVE)		CITY		COUNTY	STATE	ZIP
LEGAL BUSINESS STRUCTURE <input type="checkbox"/> PROPRIETORSHIP <input type="checkbox"/> PARTNERSHIP <input type="checkbox"/> CORPORATION <input type="checkbox"/> LLC <input type="checkbox"/> LLP				TAX ID#		
BUSINESS START DATE (MM/YYYY)		INDUSTRY START DATE (MM/YYYY)		BUSINESS DESCRIPTION		SALES LAST YEAR \$
						PROJECTED NEXT YEAR SALES \$
HOW DID YOU HEAR ABOUT US?		WEBSITE ADDRESS			AGERO PROVIDER #	

OWNER INFORMATION

APPLICANT NAME (PRINCIPAL/PARTNER/OFFICER)			% BUSINESS OWNED		SOCIAL SECURITY #	
PHONE #		MOBILE PHONE #		EMAIL ADDRESS		
HOME STREET ADDRESS			CITY		STATE	ZIP
CONTINUED EMPLOYMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO		OWNS HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO		HOME VALUE \$		MORTGAGE BALANCE \$
CO-APPLICANT NAME			% BUSINESS OWNED		SOCIAL SECURITY #	
PHONE #		MOBILE PHONE #		EMAIL ADDRESS		
HOME STREET ADDRESS			CITY		STATE	ZIP
CONTINUED EMPLOYMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO		OWNS HOME? <input type="checkbox"/> YES <input type="checkbox"/> NO		HOME VALUE \$		MORTGAGE BALANCE \$

EQUIPMENT INFORMATION

TOTAL ESTIMATED COST OF EQUIPMENT \$		EQUIPMENT MAKE		EQUIPMENT MODEL		ADDITIONAL EQUIPMENT DESCRIPTION	
SUPPLIER/VENDOR COMPANY NAME			SUPPLIER/VENDOR SALESPERSON		PHONE #	EMAIL ADDRESS	

DESIRED FINANCING TERMS

DOWN PAYMENT \$		LENGTH OF TERM (# OF MONTHS)		MONTHLY PAYMENT AMOUNT \$	
ADDITIONAL COLLATERAL					

CERTIFICATION

The applicant(s) certify that all information contained in this application, and all attachments hereto, are true and complete to the best of the applicant(s) knowledge, and are made for the purpose of obtaining credit for business purposes, and not for personal or family use. The applicant(s) hereby authorizes Beacon Funding and any assignee, lender or funding service that may be utilized to obtain and use a consumer credit report on the undersigned, now, from time to time, and at any time in the future, as may be needed in the credit evaluation and review process and waives any right or claim the applicant(s) would otherwise have under the Fair Credit Reporting Act in absence of this continuing consent. The applicant(s) further authorizes any bank, financial institution or trade reference to release credit information on the applicant(s) account(s) to Beacon Funding and/or its assigns. If applicable, applicant hereby authorizes Agero to share with Beacon Funding pertinent relationship and activity information relating to applicant's Agero relationship. The applicant(s) hereby authorizes Beacon Funding to request and obtain individual or business tax transcript(s) from the IRS via IRS Form 4506-T and confirms that all declarations made within the 4506-T "Signature of taxpayer(s)" section are true and accurate. An electronic, photocopy or facsimile copy of this authorization with a copied, electronic or facsimile signature shall be deemed to be binding, valid, genuine and authentic as an original-signature document for all purposes. A non-refundable documentation fee will be required for the preparation and distribution of contract documents.

APPLICANT NAME (PLEASE PRINT)		DATE		CO-APPLICANT NAME (PLEASE PRINT)		DATE	
APPLICANT SIGNATURE				CO-APPLICANT SIGNATURE			