



## Quick Reference Guide

### GUIDELINES

**Eligibility:** HVAC equipment purchasers  
**Consumer Amounts:** \$1,000 to \$20,000<sup>1</sup>  
**Commercial Amounts:** \$2,500 to \$50,000  
**Application by:** Fax/Phone-in/Submit online  
**Monthly Payment:** Determined by a calculator  
<sup>1</sup>Amounts less than \$2,500 are subject to a \$35 processing fee

Your HVAC equipment finance source.

### MONTHLY PAYMENTS

#### Monthly Payment Calculator: 3 Easy Steps...

1. Find Monthly Payment Calculator under desired term
2. Multiply total contract price by Monthly Payment Calculator
3. Result equals monthly payment



|                          |   |         |         |         |         |         |         |        |
|--------------------------|---|---------|---------|---------|---------|---------|---------|--------|
| <b>Regular Financing</b> | <b>Terms (months)</b>                   | 84      | 72      | 60      | 48      | 36      | 24      | 12     |
|                          | <b>Monthly Payment Calculator (MPC)</b> | 0.02122 | 0.02242 | 0.02497 | 0.02744 | 0.03374 | 0.04754 | 0.0905 |
|                          | <b>APR</b>                              | 18.9%   | 17.9%   | 17.9%   | 14.9%   | 13.9%   | 14.2%   | 18.5%  |

|                             |   |         |         |         |         |         |         |        |
|-----------------------------|---|---------|---------|---------|---------|---------|---------|--------|
| <b>90 Days Same as Cash</b> | <b>Terms (months)</b>                   | 84      | 72      | 60      | 48      | 36      | 24      | 12     |
|                             | <b>Monthly Payment Calculator (MPC)</b> | 0.02223 | 0.02344 | 0.02610 | 0.02848 | 0.03493 | 0.04925 | 0.0948 |
|                             | <b>APR</b>                              | 18.9%   | 17.9%   | 17.9%   | 14.9%   | 13.9%   | 14.2%   | 18.5%  |

|                              |              |         |         |         |
|------------------------------|--------------|---------|---------|---------|
| <b>6 Months Same as Cash</b> | <b>Terms</b> | 84      | 72      | 60      |
|                              | <b>MPC</b>   | 0.02330 | 0.02450 | 0.02729 |
|                              | <b>APR</b>   | 18.9%   | 17.9%   | 17.9%   |

|                               |              |         |         |         |
|-------------------------------|--------------|---------|---------|---------|
| <b>12 Months Same as Cash</b> | <b>Terms</b> | 84      | 72      | 60      |
|                               | <b>MPC</b>   | 0.02559 | 0.02677 | 0.02982 |
|                               | <b>APR</b>   | 18.9%   | 17.9%   | 17.9%   |

#### Monthly Payment Example

Contract Price: \$2,500  
 Monthly Payment Calculator (e.g. 60-month): 0.02497  
 Payment/month: \$62.43

\* Interest rate subject to change without notice.  
 \*\* Interest rates may vary with an applicant's credit rating. (Call for rates).  
 \*\*\* Customer application fee may be required depending upon applicant's credit rating.  
 \*\*\*\* Rates on amounts exceeding \$20,000 are subject to review. (Call for rates).

# Why FTL Finance?

- Quick approval—within minutes
- Acts as a home improvement loan—interest may be tax deductible at the end of each year (*Customer must check with personal tax advisor*)
- Fixed interest rates—your customer will NOT pay more over time
- No hidden fees or other charges
- 90 days same as cash<sup>1</sup>
- 6 months same as cash<sup>2</sup>
- 12 months same as cash<sup>3</sup>

# Simple Application Process

- Customer completes and signs application
- Dealer verifies customer's signature and I.D. (Driver's License or credit card)
- Contractor may fax, phone-in or submit application online at [www.ftlfinance.com](http://www.ftlfinance.com)

## Contractor's Process

### Finance Lease Contract

- Contractor given approval number (lease number)
- Contractor selects term with customer (see Monthly Payment Calculator)
- Contractor and customer complete lease contract with signature and date
- Contractor forwards signed lease application, lease contract (white copy) and customer's check for first and last month's payment to FTL. (Check made out to FTL Finance.)
- First payment due on the date of equipment installation

### 90 Days Same As Cash Lease Contract

Same as Finance Lease Contract, with the following exceptions:

- No payment required of customer up front
- First payment due date three months from the date of equipment installation

### 6 Months Same As Cash Lease Contract

Same as Finance Lease Contract, with the following exceptions:

- No payment required of customer up front
- First payment due date six months from the date of equipment installation

### 12 Months Same As Cash Lease Contract

Same as Finance Lease Contract, with the following exceptions:

- No payment required of customer up front
- First payment due date 12 months from the date of equipment installation

## Contractor's Funding

When FTL has received both the signed lease contract and the original application, we will handle all administrative tasks BUT FUNDING WILL NOT BEGIN until these documents are in FTL's possession.

- Funding Choices: Electronic funding or mailed check.
- No deal funded until equipment is COMPLETELY installed.

## ftl finance. vs. Credit Cards

| Features                   | ftl finance. | Credit Cards |
|----------------------------|--------------|--------------|
| Amount                     | \$2,000.00   | \$2,000.00   |
| APR                        | 14.9%        | 19.5%        |
| Monthly Payment            | \$46.90      | \$40.00      |
| <b>Total Payments</b>      |              |              |
| Contract Life              | \$2,814.00   | \$4,200.00   |
| <b>Interest Paid</b>       |              |              |
| First 12 months            | \$279.15     | \$412.40     |
| Total                      | \$814.00     | \$2,200.00   |
| <b>Principal Reduction</b> |              |              |
| First 12 months            | \$283.65     | \$98.50      |
| After 5 years              | \$2,000.00   | \$752.53     |
| <b>Balance outstanding</b> |              |              |
| First 12 months            | \$1,716.35   | \$1,901.50   |
| After 5 years              | Zero!        | \$1,247.47   |

## For additional information, contact us:

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# Customer savings of 50%



<sup>1</sup> 90 Days Same As Cash (SAC): First payment is not due until 90 days from the date of the contract. If the customer pays the entire amount by the end of the 90-day SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 90-day period for finance charges to be waived. If payment is NOT received in full by the end of the 90-day period, the finance charge for the SAC period will be added to the customer's monthly payment for the remaining term. (Dealer cost 1.65%)

<sup>2</sup> 6 Months Same As Cash (SAC): First payment is not due until 6 months from the date of the contract. If the customer pays the entire amount by the end of the 6-month SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 6-month period for the finance charges to be waived. If payment is NOT received in full by the end of the 6-month period the finance charge for the SAC period will be added to the customer's monthly payment for the remaining term. (Dealer cost 4.9%)

<sup>3</sup> 12 Months Same As Cash (SAC): First payment is not due until 12 months from the date of the contract. If the customer pays the entire amount by the end of the 12-month SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 12-month period for the finance charges to be waived. If payment is NOT received in full by the end of the 12-month period the finance charge for the SAC period will be added to the customer's monthly payment for the remaining term. (Dealer cost 10%)