



Discover the Benefits of  
**SENNEBOGEN CAPITAL**

**SENNEBOGEN**  
Capital



# Save some **GREEN** when you **GO WITH SENNEBOGEN CAPITAL**

## What's in it for your business?

### Financing conserves capital

Capital is best used for income-producing investments, not necessarily equipment. With financing, the problem of equipment vs. capital is solved. Businesses get use of the equipment while capital stays where it belongs – working for the company.

### Financing keeps equipment up to date

Purchasing equipment is not only expensive but overall usage may increase or equipment needs may change in a few years. Financing provides the ability to upgrade to the most current equipment as these needs change.

### Financing protects other credit sources

When financing is used to acquire equipment, businesses are less dependent on other conventional credit lines, which can then be used for other income-producing activities or investments.

### Financing provides a hedge against market fluctuations

The finance contract signed today remains fixed in today's dollar and at today's rates. As a result businesses are better able to budget future operating expenses.

## Benefits of Leasing

### Leasing has tax advantages

Within the Federal Tax reform Act of 1986, treatment of certain "preference" items raises the possibility of the Alternative Minimum Tax (AMT). Leasing may provide a means to minimize or even negate the impact of the AMT. (For further details consult a tax advisor.)

### Leasing simplifies equipment replacement

With leasing, possession of and responsibility for the equipment is only for the lease term (unless the equipment is purchased at the end of the term). Leasing eliminates the need to sell or store the equipment at the end of its economic life cycle.

### Leasing simplifies accounting

Leasing offers off-balance sheet financing in some situations. Accounting for a true lease agreement becomes little more than a matter of recording payments, thereby reducing accounting costs. (For further details consult a tax advisor.)

### Leasing offers unmatched flexibility

Equipment may be acquired piece-by-piece, lease-by-lease or can be tied all together in a Master Lease. Leasing provides for the option to purchase, upgrade, return or extend an equipment lease at the end of the term.



# CREDIT APPLICATION

FAX: 866-287-1176

A Program of De Lage Landen Financial Services

<b>COMPANY INFORMATION</b>	Applicant Company Name		<b>TYPE OF BUSINESS</b> <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC	
	Applicant Company Address		Tax Payer ID Number	
	City	State	Zip	State of Incorporation
	Primary Contact Name	Phone Number		Date Incorporated
	Nature of Business	Years in Business	Number of Employees	
	Principal	Social Security Number		
	Home Address	Date of Birth		

<b>BANK AND CREDIT INFORMATION</b>	Bank Reference	Account Officer	Checking Acct. No.	Other Acct. No. (Type)
	Address	City	State	Zip Code
	Secured Credit References	Contact Person		Phone Number
	Secured Credit References	Contact Person		Phone Number
	Secured Credit References	Contact Person		Phone Number

<b>TRANSACTION INFORMATION</b>	Make	Model	New/Used	Serial Number	Term in Months	SALE PRICE _____
						ATTACHMENTS _____
	Attachment(s) Descriptions					ATTACHMENTS _____
	Trade-in(s) Description					NET TRADE-IN ( _____ )
	<b>USAGE / APPLICATION</b>					DOWN PAYMENT ( _____ )
	<input type="checkbox"/> Normal/Clean <input type="checkbox"/> Freezer/Cooler <input type="checkbox"/> Foundry <input type="checkbox"/> Hazardous Waste <input type="checkbox"/> Recycling metal/paper <input type="checkbox"/> Moderately abusive <input type="checkbox"/> Paper/Textile Mill <input type="checkbox"/> Corrosive <input type="checkbox"/> OTHER (Describe) _____					FEES, ETC. _____
	Hours Operated Annually _____    Transaction Type _____    If Equipment Lease _____ <input type="checkbox"/> Retail Installment <input type="checkbox"/> Equipment Lease <input type="checkbox"/> Used Equipment    Stated Purchase Option \$ _____ / _____ % or FMV _____					INSURANCE _____
	<b>SALES TAX METHOD</b>					TOTAL AMOUNT TO FINANCE _____
	<input type="checkbox"/> Upfront \$ _____ <input type="checkbox"/> Financed \$ _____ Monthly    Sales tax rate (monthly) _____ % <input type="checkbox"/> Exempt (attach certificate)					
	Number of Advanced Payments _____		Add Maintenance to monthly payment?			
		<input type="checkbox"/> No <input type="checkbox"/> Yes    Amount \$ _____				
Insurance Company			Agent			
Address		City	State	Zip Code	Phone Number	

<b>DISTRIBUTOR INFORMATION</b>	Distributor Name		Representative		
	Location	City	State	Zip Code	Phone Number

You, the "Applicant" (which term includes the business entity as well as the undersigned individual(s)), certify to us that Applicant is applying for credit for business reasons, and not for personal, family or household purposes. De Lage Landen Financial Services, Inc. and/or its assigns ("Lessor"), or its designees, is authorized to obtain information from others concerning Applicant's credit and trade standing and other relevant information impacting this Application and provide to others information about its transaction and experiences with Applicant. Lessor may obtain credit reports, including consumer credit reports, in connection with the Application and, at Applicant's request, will tell Applicant whether a credit report was obtained and, if so, the name and address of the reporting agency which provided it. Provided credit is granted, Lessor may, without further notice to Applicant, use or request subsequent credit bureau reports (1) to update Lessor's information, (2) in connection with a renewal or extension, and/or (3) in connection with Applicant's request for additional services. Applicant agrees that Lessor may get or share credit information with its agents, assignees, and its designees, regarding the Applicant, Guarantor(s) or Applicant's owners in considering the Applicant's Application. Except as otherwise prohibited by law, Applicant agrees and consents that Lessor may share with affiliates and others all information about Applicant that Lessor has or may obtain for, among other things, the purpose of evaluating credit applications or offering Applicant products or services that Lessor believes may be of interest to Applicant. Applicant represents that it has reviewed this document and the information herein is true, correct and complete.

THE APPLICANT HAS A RIGHT TO A STATEMENT OF THE SPECIFIC REASONS IF AN ADVERSE ACTION HAS BEEN TAKEN. TO REQUEST THIS INFORMATION, CONTACT LESSOR'S ECOA COMPLIANCE DEPARTMENT WITHIN SIXTY (60) DAYS OF RECEIPT OF AN ADVERSE ACTION NOTIFICATION. THE DEPARTMENT CAN BE REACHED BY WRITING TO 1111 OLD EAGLE SCHOOL ROAD, WAYNE, PA 19087. WHEN CONTACTING THE DEPARTMENT, PLEASE BE SURE TO REFERENCE THE APPLICATION NUMBER ON THE NOTIFICATION LETTER. LESSOR WILL PROVIDE APPLICANT WITH A STATEMENT OF THE SPECIFIC REASONS FOR THE ADVERSE ACTION WITHIN THIRTY (30) DAYS AFTER LESSOR HAS RECEIVED APPLICANT'S REQUEST.

NOTICE: THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT PROHIBITS CREDITORS FROM DISCRIMINATING AGAINST CREDIT APPLICANTS ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDED THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT); BECAUSE ALL OR PART OF THE APPLICANT'S INCOME DERIVES FROM ANY PUBLIC ASSISTANCE PROGRAM; OR BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT. THE FEDERAL AGENCY THAT ADMINISTERS COMPLIANCE WITH THIS LAW CONCERNING LESSOR IS THE FEDERAL TRADE COMMISSION, EQUAL CREDIT OPPORTUNITY, WASHINGTON, D.C. 20580. APPLICANT HEREBY AUTHORIZES LESSOR OR ANY CREDIT BUREAU OR OTHER INVESTIGATIVE AGENCY EMPLOYED BY LESSOR TO INVESTIGATE THE REFERENCES HEREIN LISTED OR STATEMENTS OR OTHER DATA OBTAINED FROM APPLICANT OR FROM ANY OTHER PERSON PERTAINING TO APPLICANT'S CREDIT AND FINANCIAL RESPONSIBILITY.

X \_\_\_\_\_ TITLE \_\_\_\_\_ DATE \_\_\_\_\_  
(SIGNATURE OF APPLICANT'S REPRESENTATIVE)

X \_\_\_\_\_ DATE \_\_\_\_\_  
(SIGNATURE OF PRINCIPAL)

"Under our policy of continuous improvements we reserve the right to change specifications, materials and design without prior notice. The illustrations shown may include optional equipment. See your **SENNEBOGEN** dealer for further information."

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For additional information or questions regarding financing from SENNEBOGEN CAPITAL call **866 355-5438**, or contact your local SENNEBOGEN CAPITAL Account Executive.



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