

# One Solution Financing Options

## Key Benefits

- Our lender works with A-D credit and start ups;
- Terms from 24-60 months, with a one page application only program.
- \$1,500.00 to \$5,000,000.00 in financing available.
- Our lender has over 20 years of experience providing our industry with financing.

## Easy and fast

1 page credit app (Simple and non-invasive)  
2 Hour credit decisions  
2 page lease documents  
All documents are faxable including the deposit check so no need for FedEx shipping costs

## Improved Cash Flow

Low affordable monthly payments allow you to keep more money in the bank which promotes cash flow needed to operate your business

## 100% Financing

Cover costs of installation and other soft costs as well as all equipment involved in transaction

## Tax Benefits

Section 179 allows customer to write off the entire stream of payments in the first year up to \$250K as opposed to depreciating it over the course of the term as you would with a bank loan

## Low upfront investment

Most banks will require 15% - 20% down, if you use the leasing option with Balboa Capital you will only owe your first 2 payments upfront

## Fixed Monthly Payments

Rate will never change over the course of the term  
No guess work or penalty for paying your minimum monthly payment like on a credit card because the payments don't fluctuate

## Off Balance sheet financing

Lease purchase doesn't show on financials as a depreciating asset which will increase the strength of company because the government looks at it as a rental and not a purchase, which may allow more room for the customer to get approved for credit for other things he may need for his business