



CUSTOM-FIT SOLUTIONS FROM MAGIC-PAK® FINANCING

Industry experience and personal attention make working with Magic-Pak® Financing the right solution for any new construction or planned replacement bid. Finance your entire HVAC purchase, including accessories, extended warranties, installation, ductwork, service contracts, equipment rentals and any other associated soft costs.

Easier Than Bank Loans & Just as Competitive

Magic-Pak Financing is unsecured borrowing without the need for blanket liens or real estate security, and in many cases, loans up to \$200,000 require no financial statements or tax returns. Equipment finance agreements are not reported on the owner's credit as debt, unlike most bank loans, lines of credit or credit cards.

Fixed Payments & Little Out of Pocket

Financing offers fixed payments from 2-5 years, enabling you to budget your cash over the term of the agreement. Upfront cost is typically one or two months' payment*, which allows you not only the flexibility to leave your cash in your business, but also the ability to save money on your utility bills with new, more efficient equipment.

Flexible & Convenient

Available terms range from 24 to 60 months, and deferred or structured payments may be arranged to meet any individual company's needs. Use our simple one-page credit application for purchases up to \$200,000 and receive a decision on your application within 4-6 hours.** For applications over \$200,000, you will receive a decision within 48 hours.

EXAMPLE COST	ESTIMATED MONTHLY PAYMENT***
\$25,000.00	\$548.00
\$50,000.00	\$1,071.00
\$100,000.00	\$2,012.00

How does the process work?

- 1 Request a quote from your Contractor or call your Magic-Pak Financing program manager.
- 2 Complete the simple one-page application. Apply online at www.applyforlease.com.
- 3 Finalize your project needs with your Contractor.
- 4 Upon your credit approval, we will email you the documents for signature based on your equipment quote/proposal.
- 5 Sign and return the original documents, and Horizon Keystone will issue a Purchase Order.
- 6 Once you are satisfied with the equipment installation, we will pay your Contractor in full.



* Upfront costs will vary.
** Typical turnaround time on credit decision. May take longer depending on various factors.
*** Loans are subject to credit approval. Estimated monthly payment based on a 60-month term. Equipment is owned at the end of the term.



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