



Service Experts[®] HEATING & AIR CONDITIONING

Commercial Financing Frequently Asked Questions

Why Dealers Offer Financing

- ❖ 85% of all sales deal with affordability
- ❖ Creates Larger overall sales and profits
- ❖ Higher closing ratios
- ❖ Stops customer shopping / One Stop Shopping
- ❖ Less A/R Problems – Payments within 24 hours
- ❖ Upfront deposits – see prefunding guidelines
- ❖ Gives a consultative competitive edge
- ❖ Financing from \$5,000-\$200,000

Why Customers Should Lease/Finance

- ❖ Easier overall process than a bank
- ❖ 24-48 hour turnaround on all requests
- ❖ Just a one-page application for up to \$75,000
- ❖ New businesses can qualify for up to \$50,000
- ❖ Personal Guarantees do not show up on personal credit reports as additional debt
- ❖ Conserves bank lines for general use needs

General Dealer Prefunding Guidelines

- ❖ 4+years in Business
- ❖ 10+ employees
- ❖ Stand Alone Office
- ❖ Dun & Bradstreet Paydex of 65 or more
- ❖ Active Listing with Secretary of State
- ❖ Satisfactory Manufacturer reference
- ❖ Dealer Profile with owner's social security #
- ❖ Smaller contractors may require more info

Dealer Invoice Instructions

- ❖ Same As a Cash Sale
Bill to & Ship to: End-User & their Address
Include: Mfg, Model #, Size, & Serial Numbers
Include: Sales Tax

Additional Program Info & Forms:

- ❖ www.dealersalescenter.com ; click "Platinum Partners" bar, enter Password: "SEI"
 - Advance Deposit /Prefunding Request Form
 - General Program & Customer Overview
 - Municipal Financing
 - Religious Questionnaire

Quick Quote Process from \$5,000 - \$200,000

- ❖ www.dealersalescenter.com
- ❖ Click "Platinum Partners" bar, Password: SEI
- ❖ Click quick quote, enter your e-mail address, click "sign in"
- ❖ Enter project information, click "continue"
 - *quote option at bottom, leave as \$1.00
 - *dealer reward – pwd: "money"- OPTIONAL
- ❖ Review payments, click "e-mail"
- ❖ Click "E-mail Quote" on the left side
- ❖ Enter your e-mail as the customer e-mail & send
- ❖ Check your inbox for an e-mail from leasing@horizonkeystone.com containing:
A quote/application, and an optional end-user overview, tax benefits to forward to your client

Lease/Finance Process Start to Finish

- ❖ Provide customer w/ a lease quote estimate using the website www.dealersalescenter.com – see above
- ❖ Customer completes & returns the application to HKF
- ❖ Within 24-48 hours – HKF notifies Customer & Contractor of credit decision by phone and/or e-mail
- ❖ Upon approval, Contractor faxes quote to HKF
- ❖ HKF prepared Lease documents & e-mails to customer for signature
- ❖ Customer reviews, signs, and returns original lease documents to HKF
- ❖ Horizon issues a PO & Deposit to Qualified Dealer
 - *see prefunding guidelines"
- ❖ Horizon pays the Contractor via overnight check upon job completion - generally within 24-72 hours.

Finance Program Contact Information

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Platinum Partners PW = SEI

financing solutions
