

# *Advantages to Leasing*

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*. . . with ClearView Financial, Inc.*

- ClearView Financial provides leases with a minimal out of pocket expense. We require only one or two months payments down, not the normal 20% or 30% down required by most banks
- Avoid the hassle of bank loans. Our “Application Only” programs are simple and quick. It takes only five minutes complete and is approved in 24 to 48 hours. We can go up to \$75,000 before requiring financials.
- Your payments will never increase through the term no matter what happens to the prime rate.
- We design our payment programs to match the cash flows of your business. We will except payments monthly, quarterly, semi-annually, or annually. If your business is seasonal, you can take up to three months each year with zero payments. We provide delay payment programs so you can get the equipment in and generating income before you begin making payments. The delays are great also for back ordered equipment, delays in production or to purchase equipment that isn't really needed for a few months.
- The true lease has accounting benefits. This is sometimes called “off balance financing” because you do not book a liability on your balance sheet. This prevents you from being too “highly leveraged”. It also simplifies your accounting because you simply expense every payment made.
- The true lease also has tax benefits. Because you can expense the entire payment, including sales tax, you will “accelerate” your depreciation and pay less tax. You can also avoid cumbersome depreciation schedules.
- A lease will also preserve your established lines of credit. Use your bank lines for operations, expansions, inventory purchases, emergencies etc. The lease lines are perfect for purchasing profit making equipment.
- Leasing improves your cash flow. Make your payments from your monthly income, not from your working capital or savings.
- ***WHAT BETTER WAY TO ADD A PROFIT CENTER TO YOUR BUSINESS THAN WITH LEASE TO OWN FINANCING.*** *If you have a need for equipment we can add it to your fleet without disrupting your current business. We don't drain your cash, we don't tie up your assets, and the profits from the equipment make the payments!*

**Please call for more information!**

**ClearView Financial, Inc.**

Justin Highland

866-392-3444

Fax 509-665-3449

[www.clearviewfinancial.com](http://www.clearviewfinancial.com)