



**Direct Credit Funding, Inc.**  
3629 N. 700 E. Suite 200  
Ogden, UT 84414

Commercial Equipment Leasing  
Commercial Real Estate Lending  
Commercial AR Financing

***YOUR FULL SERVICE COMMERCIAL LEASING SOURCE***  
**801-612-3532**

**Why would a business choose to lease equipment instead of paying cash or getting a loan?**

- 100% Financing/No Money Down**- Lease financing covers 100% of the equipment costs (including some soft costs). Large down payments are usually not required unlike that of a bank.
- Conserves your working capital**- Cash isn't tied up in equipment purchases. Compare a monthly payment to a large cash outlay. Leasing allows the asset to be paid for as it generates revenue.
- Maintains current credit lines**- Leasing provides a non-conflicting source of credit, thereby increasing the customer's borrowing base. It leaves current credit lines open and available for other uses.
- Possible Tax Savings**- Often times a lease can be written off as a monthly expense. When equipment is purchased with cash or a loan is taken out to purchase equipment, the customer must depreciate the asset.
- All credit grades**- Leasing can be ideal for people who can not qualify for tougher bank criteria. We offer competitive pricing for all credit situations.
- Flexible Terms and conditions**- We can custom-structure a lease to meet your business's needs; including monthly, quarterly, annual or seasonal payments with 1-5 year terms available.
- Fixed payments**-With leasing, your payments remain the same regardless of interest rate changes.

**Special Programs Available:**

Structured/Skip Payment Programs  
Customized Vendor Programs  
Start-up/Young Businesses

**Direct Credit Funding, Inc. ...**

**The quick decisions, personal service, and convenience  
your business needs.**

**801-612-3532**

***fax (801) 660-1592***

***Or visit us online at [www.directcreditfunding.com](http://www.directcreditfunding.com)!***

**1-PAGE  
APPLICATION  
UP TO \$100,000.00**

New or Used Equipment

**Office:**

Computers/Software  
Phone Systems  
Furniture  
Copiers/Printers  
Fax Machines  
Panel Systems  
Storage/Shelving Units

**Industrial:**

Auto Repair  
Body Shop  
Machine Shop  
Construction  
Agricultural  
Welding  
Material Handling

**Medical:**

(special programs  
available)  
Medical  
Dental  
Chiropractic  
Veterinary

**Trucking:**

(OTR- 5 trucks+)  
Trucks  
Trailers  
-Reefer  
-Flat Bed  
-Box  
Delivery Vehicles

**Restaurant:**

Beverage Machines  
Tables and Chairs  
Refrigeration/Freezers  
Cash Registers  
POS Systems

**Other:**

Vending Machines  
Security Systems  
Audio/Visual  
Gaming

***And More!***