



marlin
capital solutions™

Commercial HVAC Finance Program Overview



Who we are ?

- For more than 20 years , marlin has been helping our partners provide affordable equipment financing solutions their clients need to thrive in the competitive market
- Marlin is now the US flagship of the HPS Global financing platform and in the coming months we are going to be rebranded as



- This now makes us the largest Independent Commercial Finance Company, located in 12 countries



Why Offer Financing?

▪ Larger Sales

- ❑ Payment buyers purchase more
- ❑ Less likely to scale back
- ❑ Overcomes price objection
- ❑ More profitable sales
- ❑ Finance the total project

Total Project Financing

- ❑ Equipment
- ❑ Installation
- ❑ Crane Cost
- ❑ Service agreement
- ❑ Duct Work

❑ Is the customer stalling on giving you a deposit?

- ❑ We provide the deposit on every job
- ❑ Customers can get their orders placed with little or no money out of pocket
- ❑ Instead of your customer having to give a 50% deposit upfront, they only need to make the monthly payment
- ❑ On jobs under 100k, we pay 100% upfront
- ❑ On jobs over 100k , we pay a 50% deposit

This allows you to get the order placed asap to help you get Infront of lead times

We have the Tools to make it easy – FastTrak

Financing Visibility

- Customize URL link created just for your dealership
 - 2 Features
 - Monthly Payment Calculator – show your customer payment options upfront 2-to-5-year options
 - Online Credit Application – add the link to your proposal to make it easy for your customer to apply
 - Can be used on
 - Websites
 - Proposals
 - Email Signatures
 - Social Media Campaigns

Be Consultative : Customer Benefits

80% of all business' finance:

Schools

Doctors

Restaurants

Fire houses

Attorneys

Nail salons

Engineers

Moose lodges

Churches

Non-profits

Flower shops

Automotive service

Property management

Non building owners

Quick Response

- No financials required up to \$250,000*
- Easier and quicker than a traditional bank loan
- Same-day credit approval

Conserve Working Capital

- Keep your cash on hand
- Grow your business without a large cash outlay
- Little to no upfront money

Custom tailored, flexible solutions

- Financing is custom-fit to meet your company goals
- 24 to 72 month terms
- Various purchase options

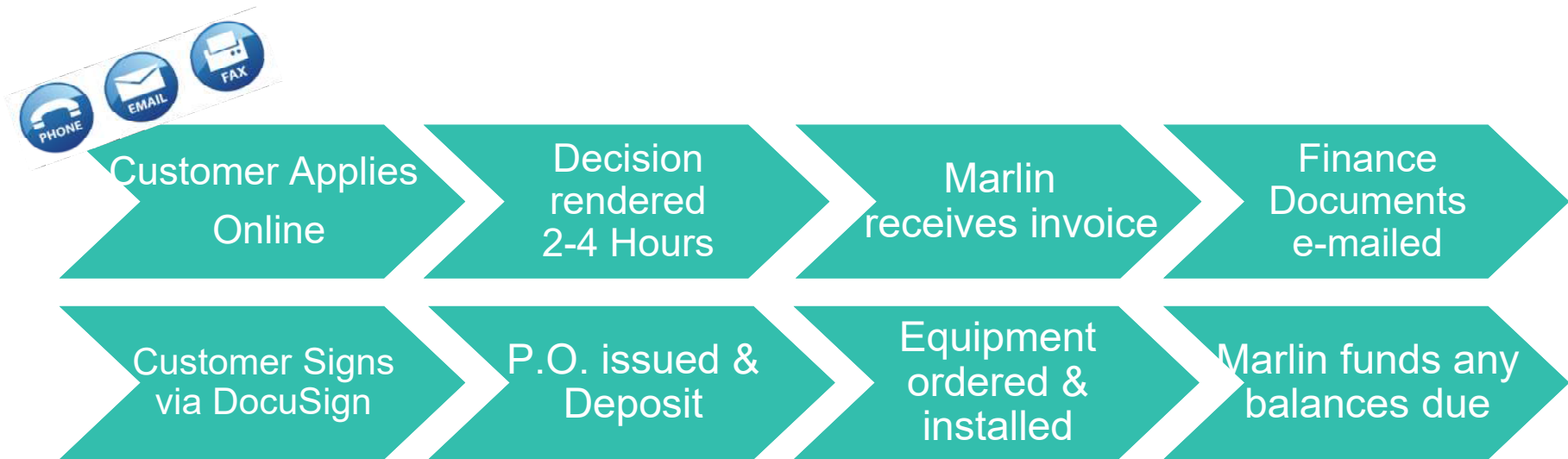
Convenient benefits

- Your purchase could be 100% tax deductible
- Building ownership not required
- No real estate liens

Bundled financing solutions for a total project

- \$1,000 up to \$1,000,000
- Bundle your total project into one affordable payment including your HVAC/R, duct work, installation, and additional warranties and service contracts
- Finance most any type of business equipment including A/V, software, HVAC, security and technology

Simple Payment Process



***Contractors must enroll online to be qualified and approved for advance funding.**

***Contractor Invoice:**

Bill to and Ship to: Customer , including applicable taxes, same as a

Recap... Solutions that work for you & your customers

- ✓ Contractors get paid 50%-100% of the order upfront and fast
- ✓ Avoid a client scaling back an order
- ✓ Get in front of potential budget restraints
- ✓ Meet your client's time restraints
- ✓ Faster "yes"
- ✓ Gain the competitive advantage in your market
- ✓ Provide your clients the consultative solutions that help everyone these days

Commercial Financing Specialist



Fast, convenient financing resources for your business

Your business is competitive. We know you need fast and friendly service to help your customers get the HVAC equipment they need today. Our team can also support your in-person events – let's connect!

Scan to apply:



Ryan Savage
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Robert DeGaris
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Secure your sale by financing with Marlin

1. Quote - Get a financing quote on equipment your customers need.
2. Application - We can accept an application digitally and over the phone.

