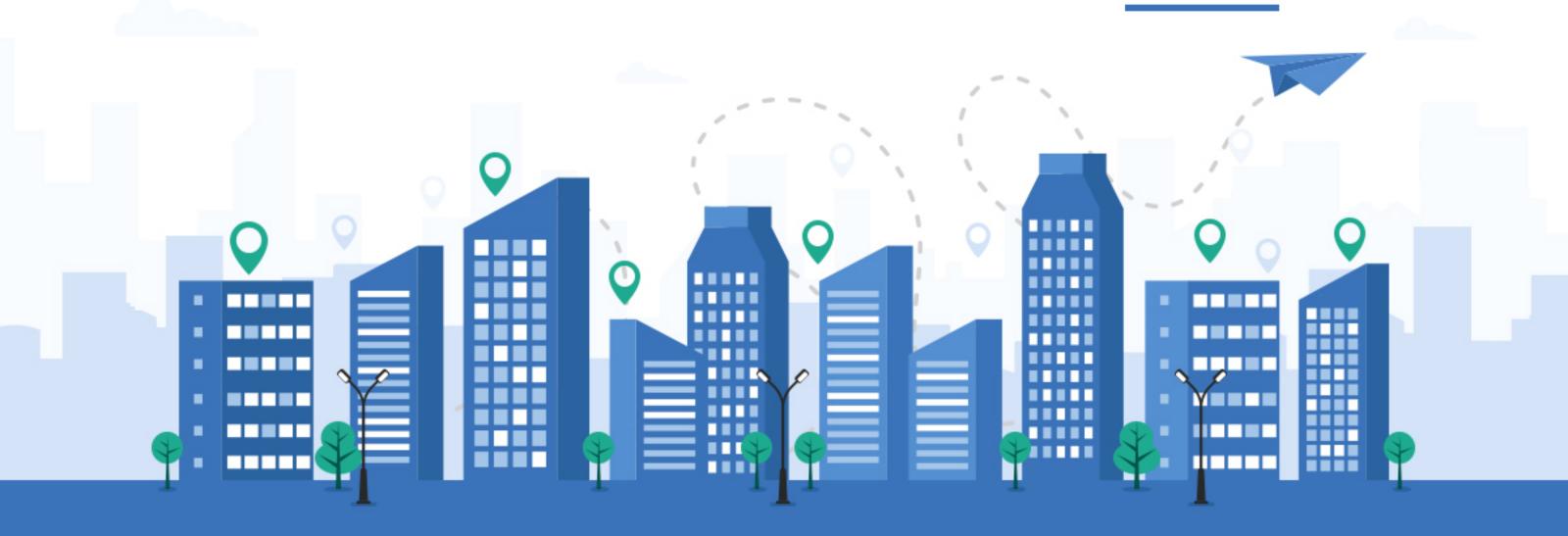


## **Credit for Comfort's Commercial Financing**

Make it affordable for your commercial customers to make the equipment purchases they need



## **HVAC/R Commercial Lending that Works**





**Upfront** payments

50-100% payment before installation for qualified contractors



No cost or recourse

No merchant fees...simple!



Larger projects

Bundle equipment, crane rental, duct work, installation, and other equipment needs into one affordable payment



**Paperless** application

In many cases, your customers will just need to fill out a simple application to get approved

### Financing solutions for:



Religious institutions



Restaurants



Educational institutions



Medical offices/facilities



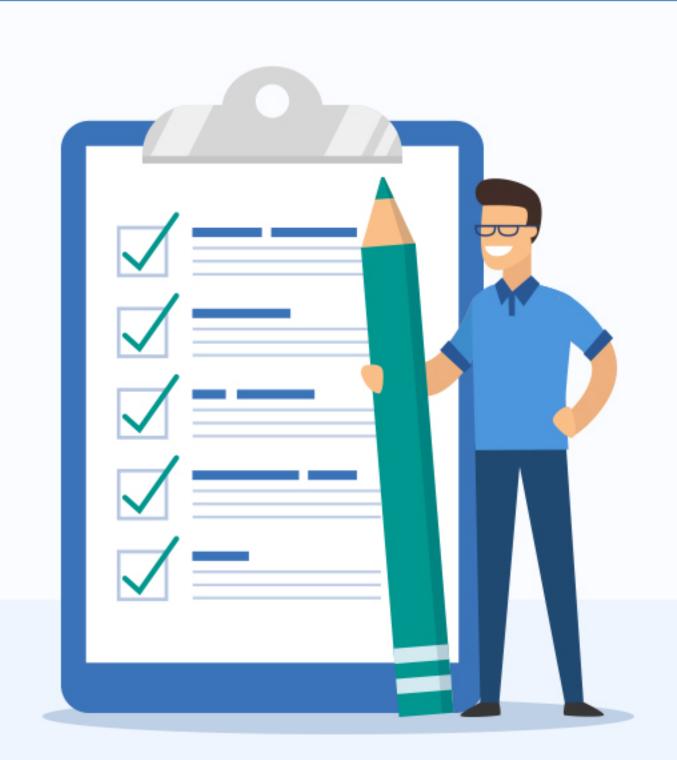
Non-profit organizations



**Retail Shops** 

... And more!





## **FAQs**

#### What is Marlin Capital Solutions?

Marlin Capital Solutions is the US flagship for HPS's worldwide financing platform. They have a specialized focus in small business lending. Marlin has an entire team devoted specifically to commercial HVAC financing solutions.

#### Or How much can I finance through Marlin?

You can finance any commercial job from \$1,000 to \$1,000,000.

#### O How long does it take to get a customer approved?

Half of all applications typically get approval decisions in seconds. The other half requires manual review for approval, which will take between 2-4 hours.

#### What can be included in the financed amount?

All HVAC/R equipment, IAQ products, accessories, ductwork, controls and automation systems, installation costs, maintenance, warranties, service plans, crane rental, freight and sales tax.

#### Output Description Output Descript

There is no cost to the contractor to use Marlin's commercial financing.

#### How do I get paid?

You can get 100% payment upfront, 50% advance payment or payment in full upon delivery and installation, depending on the payment plan you're approved for at the time of application. All payments are typically made within 24 hours of agreement execution and/or installation via ACH.

# What are the requirements to be eligible to offer financing through Marlin?

To be approved by Marlin, you must have been in business for 2 years or more.

## O How long does it take Marlin to process my application?

Approval decisions are typically made between 2-4 business hours.

