

SAVE YOUR CASH AND FINANCE YOUR EQUIPMENT PURCHASE!

We provide a convenient finance program for our valued commercial customers. Our financing program allows you to get the equipment you need through a low monthly payment instead of paying upfront with a cash purchase.



WHY FINANCE?

TAX BENEFITS

The deduction limit for Section 179 is \$1,000,000.

This means that if you buy (or finance) a piece of equipment, you can deduct the Full Purchase Price (up to \$1,000,000) from your gross income.

The 2020 Section 179 deduction threshold for total amount of equipment that can be purchased is \$2,500,000.

This means that you can purchase more equipment and still have the benefit of the Section 179 deduction.

BONUS DEPRECIATION

100% for 2021 New and Used Equipment Allowed

Under Modified Accelerated Cost Recovery System (MACRS) Bonus Depreciation has increased first-year depreciation deduction to 100% (vs. 50%) of the adjusted gross basis of qualified property.

This goes into effect for assets placed in service after September 27, 2017 and before January 1, 2023.

Another significant change under the new tax law, is you can use bonus depreciation for purchases of new or used property. Under prior law, you could only use bonus depreciation for new property.

CONSERVE WORKING CAPITAL

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

QUICK RESPONSE

- No financials up to \$300,000
- Easier and quicker than a traditional bank loan
- Same-day credit approval

QUESTIONS? CONTACT OUR FINANCING EXPERT.

COMMERCE CAPITAL, LLC.

NATALIE STONE

Phone: 609.477.6576

Email: nstone@commercecapitalllc.com

FINANCING APPLICATION

Please return complete application via fax or email to:
nstone@CommerceCapitalLLC.com or (609) 267-3012



7 Maple Ave, Lumberton, NJ 08048

03-15-2021

COMPANY INFORMATION

Legal Name		Trade Name or DBA		
Mailing Address		City	ST	Zip
PH #	Fax #	Fed Tax ID	D&B #	
<input type="checkbox"/> Sole Prop <input type="checkbox"/> S-Corp <input type="checkbox"/> C-Corp <input type="checkbox"/> LLC <input type="checkbox"/> Partnership <input type="checkbox"/> Non-Profit <input type="checkbox"/> Gov't State of Incorporation:		Nature of Business	Yrs. in Business	# of Employees
Equipment Location Address (if diff)		City	ST	Zip
Primary Contact Name for Company null null		Primary Contact Mobile #	Primary Contact Email	

Ownership Information

First	Last	Home Address			
Title	% Ownership	Home Phone	Cell Phone	Email	SSN
First	Last	Home Address			
Title	% Ownership	Home Phone	Cell Phone	Email	SSN

Business Banking Reference

Bank Name	Bank Contact Name	Phone #
Business Checking Account #	Business Loan Account #	Email

Selling Dealer Information

Dealer Name	Contact Name null null	Phone #	Email
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Equipment to be Financed

Description	Manufacturer	Model	<input checked="" type="checkbox"/> New <input type="checkbox"/> Used	Estimated Cost
Finance Term Requested (Months) <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 <input type="checkbox"/> 72 <input type="checkbox"/> 84				

Authorization for Disclosure of Credit Information (*signatures of all owners listed required*)

The following authorization(s) shall apply to this application and subsequently for the purposes of update, renewal or extension of such credit and for reviewing or collecting the resulting account. A photo static or facsimile copy of this authorization shall be valid as the original. Applicant hereby authorizes the release of credit information to Commerce Capital Associates LLC, or its designee (and any assignee or potential assignee thereof) from any source including credit bureau reporting agencies and applicant's bank. I hereby represent that all of the information contained in this credit application is true, correct and complete. By signing below, the undersigned individual who is either a principal or the credit applicant or a personal guarantor or its obligations, provides written instructions to Commerce Capital Associates LLC, or its designee (and any assignee or potential assignee thereof) authorizing review of his/her personal credit profile from a national credit bureau.

Signature	Print Name	Title	Date 03-15-2021
Signature	Print Name	Title	Date 03-15-2021

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington DC 20590

If your application for business credit is denied or conditionally approved, you have the right to a written statement of the reasons for the denial or the conditional approval. To obtain a statement, please send a written request to Credit Operations, Commerce Capital Associates LLC, 7 Maple Ave, Lumberton, NJ 08048 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.