

Your business, your opportunity, your choice!

Why Finance with Marlin:

- Zero Money Down Programs (24-60 month terms available)
- The Baker's Dozen 13 Month Financing Program
- 90 Day Deferment Program
- Step Program
- Potential Tax Savings through IRS Section 179

Create your own tax break!

The deduction limit for IRS Section 179 is \$1,000,000. Calculate your potential tax savings: marlincapitalsolutions.com/section179



EXAMPLE: Enter Cost of Equipment Below

FINANCE APPLICATION

May we contact lessee if additional information is needed? YES NO

Full Legal Business Name: _____

Contact Name: _____ Phone: _____

Business Address: _____

_____ (if different from above)

Equipment Address: _____

Nature of Business: _____ Years of Ownership: _____

State of INC/Organization: _____ Social Security Number: _____

Email: _____ Fax: _____

Business Type: CORP. LLC PARTNERSHIP PROPRIETORSHIP

The person(s) supplying the above information certifies to Marlin Business Bank and its affiliates that it is true and correct. The Owners/Partners/Guarantors recognize that their individual credit histories may be a factor in the evaluation of the lease applicant and, thus, authorize Marlin Business Bank and its affiliates or its designee to investigate their personal credit status. This includes obtaining and using their consumer credit reports from time in the credit evaluation and collection processes.

X _____ Date

Authorized Signature

For financing information, please call:

Brian Dover at 856-505-4368 or email bdoover@marlincapitalsolutions.com

Program Manager - Wilbur Hooks
856-505-4333 or email whooks@marlincapitalsolutions.com

Equipment Cost:

First Year Write-Off:

\$1,000,000 is the max. Section 179 write-off

100% Bonus Depreciation:

On any remaining value above \$1,000,000

MACRS 1st Yr. Depreciation:

Depreciation 20% year 1 (assuming 5 year property HY convention)

Total 1st Yr. Depreciation:

Tax Savings

Assuming Rate of 21%:

Equipment Cost x 21%

1st Yr. Net Cost

After Tax Savings:

Equipment Cost - Tax Savings

*Credit & equipment restrictions apply. This program does not assume your company will qualify to take advantage of the IRS Section #179 depreciation schedule which allows rapid first year depreciation of certain assets acquired. The amount of previous depreciation your company may have used may affect your ability to utilize the elections. Please consult your tax advisor or accountant for additional information. Equipment must be purchased and placed in service by 1/1/2023.