



Physician Finance Program

For miraDry Customers

MiraDry has joined forces with Marlin to offer convenient financing options for healthcare professionals. Marlin's fast process allows you to get the products you need now, while preserving your credit

- Application-only to \$250,000 for Physicians
- Start-up financing for customers licensed 2+ years
- · Easy approval process
- Attractive terms available for experienced Physicians:
 - No Money Down
 - 12 at \$99, then 36-60 payments
 - 6 months at \$0, then 36-60 payments

FINANCE APPLICATION May we contact lessee if additional information is needed? Vendor: Product Description: ___ __ Equip. Cost: __ Full Legal Business Name: ____ Contact Name: _ Phone: Business Address: _____(if different from above) Equipment Address: _ ____ Years of Ownership: __ Nature of Business: ___ State of INC/Organization: _____ Social Security Number: _ Email: Fax: CORP. LLC **PARTNERSHIP PROPRIETORSHIP** Business Type: 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 Authorized Signature

Fax completed application to: Kathy Cro at 800.936.0147

For financing information, please call:

Kathy Cro at 856.505.4268 or email kcro@marlincapitalsolutions.com



IRS Section 179 and Bonus Depreciation

EXAMPLE: Enter Cost of Equipment Below

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.

