

# Marlin's Healthcare Financing

## Creating Value. Enhancing Competitiveness

With experience, you learn what works and what doesn't. With over 21 years of healthcare equipment and software financing experience, we understand the business drivers of healthcare delivery. Let us put our lending expertise to work for you.

Marlin provides financing for customers across the healthcare spectrum. Our programs cover hospitals; as well as physicians, dental and veterinary practices. We understand the many issues, challenges and opportunities that healthcare facilities face today.

- The relationship between updated technology and quality patient care
- Keeping pace with technology while working with a limited capital expenditure budget
- Acquiring that technology while preserving credit lines that are not easily renewed or replaced
- Impact on revenue cause by major healthcare reform and its impact on reimbursement rates
- Impact on cash flow from the delay between delivering patient care and being reimbursed for those services
- The need to match equipment cost cash flow with patient revenue cash flow
- Finding ways to attract new patients and generate revenue growth

Leveraging our combined experience, together we can develop the financing solution to achieve your goals.

### We offer a broad range of financing solutions:

Full Suite of Financing Products	<ul style="list-style-type: none"> <li>• Finance capital equipment</li> <li>• Bridge-to-budget program</li> <li>• Operating leases</li> </ul>	<ul style="list-style-type: none"> <li>• Upgrade solutions</li> <li>• Capital leases</li> </ul>
Financing Programs	<ul style="list-style-type: none"> <li>• Capital and operating leases, on a commercial basis for all forms of hospital equipment and furniture</li> </ul>	
HITECH Act Marlin Participation	<ul style="list-style-type: none"> <li>• Implementing electronic health record (EHR) capability</li> </ul>	
Soft Cost Financing	<ul style="list-style-type: none"> <li>• Up to 30%</li> <li>• Training</li> <li>• On-going support and/or maintenance</li> </ul>	<ul style="list-style-type: none"> <li>• Installation</li> <li>• Leasehold improvement</li> </ul>



### Benefits of Marlin's Healthcare Financing:

**Flexibility** – Marlin works with you to develop customized solutions to meet your financial goals

**Responsiveness** – We provide prompt service throughout the entire financing process

**Outstanding Customer Service** – Delivering on commitments made to you and your customers throughout the entire financing process

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