## **COVER** Financing Process



- 1. The CSM partner submits their vendor application via fax, email or through the application link on our website located at csmqt.com/financing-program. As a partner, this application is only required once. You do not need to fill it out for every financed sale.
- 2. The end customer submits their credit application via fax, email or through the application link on our website located at csmqt.com/financing-program.
- 3. The end customer will then be contacted by Advantage+ to discuss the various financing options to best meet their needs.
- 4. Usually the same day, Advantage+ will complete their underwriting process and issue the end customer a commitment if they are approved.
- 5. Upon the end customer's acceptance of the commitment, Advantage+ will email or fax them the financing documents. At this time, Advantage+ will request an invoice from you, the CSM partner involved in the sale.
- 6. Once Advantage Leasing receives the signed financing documents, they will issue a purchase order to the CSM partner for delivery and installation of the system.
- 7. A check is then mailed to you, the CSM partner, once the installation is complete. Payment through ACH is also available.





## Cambridge Sound Management Financing Program

## Managed by Advantage+ Financing Rate Guide — June 2014

- •Commonsense Approval Process
- •Lending Direct Since 1992
- •Better Business Bureau A+ Rating
- •Direct Funding—No Middlemen
- •No Prepayment Penalty

Typical Loan Factors*		
System Cost	24 Mo.	36 Mo.
\$2,000-\$5,000	.0506	.0361
\$5,001-\$10,000	.0498	.0353
\$10,001-\$25,000	.0490	.0342
\$25,001-\$50,000	.0480	.0336
\$50,001-\$100,000	.0470	.0329

## Examples

\$5,800 System, 24-month term

Monthly payment = .0498 X \$5,800 = \$289

\$26,500 Investment, 36 month term

Monthly payment = .0336 X \$26,500 = \$890

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\*Rates may vary