

in partnership with

Discusses the advantages of leasing your EMR project

LEASING VS. PAYING CASH

Conserves Your Capital and Borrowing Limits: With lease financing, your money is not tied up with the purchase. Instead, it is available for you to use in other ways to build your business.

Use Inflation to Your Advantage: If you pay cash for the system, you pay with today's dollars at today's value. Through leasing, you pay with the next year's inflated dollars, and the next, and the next.

Increase Profits Immediately: With leasing, you only have to cover the monthly payment to be profitable in the first few months.

When considering the decision to pay cash or finance, be sure to ask yourself the question, "Would you pay an employee four years' salary upfront?"...

LEASING VS. THE CONVENTIONAL BANK LOAN

Leasing Leaves Personal and Bank Credit Lines Untouched: A loan would likely show up on the owner's personal credit report and could have a noteworthy effect on that individual's available credit. A lease will keep you free and clear of this credit exposure, which in turn will maximize your buying power in the future, both personally and through your business.

A Lease is Fast and Convenient: Baytree offers an easy one page credit application and provides a credit decision within just a few hours. The simple 2-page lease document is processed and sent out the same day of the credit decision allowing for the expected timeline to be maintained

Conventional Loans May Require Personal or Business Assets to Guarantee the Loan: With leasing, the hardware/software package is used as the collateral. However, in the case of a conventional loan the business and the owner risk losing out on future business or personal investment opportunity because the credit line is exhausted or assets are tied up (as collateral) by a significant loan amount

Avoid Hidden Costs of Bank Financing: These costs may include endless reports, commitment fees, down payments, floating rates, cumbersome documentation, restrictions in your decision making flexibility, and slow response times.

Cleaner Balance Sheet: While the conventional loan is listed as a Liability on the balance sheet, a lease is listed as both a Liability and an Asset which maintains the health of the all important debt-ratio of the business

Flexibility: Leasing offers deferral and step payment options whereas a loan will usually require a large down payment and other payment restrictions such as shorter terms or balloon payments

Documentation and Ordering Process: Complete your financing arrangement with a simple 2 page Lease Agreement. Baytree can issue a purchase order to the vendor with a copy of the faxed lease documentation and can send payment to that vendor upon receipt of the original documentation. This simple process keeps your order and install expectations on or ahead of schedule.

100% Financing: With a lease you are able to finance the entire purchase. This includes the software, hardware, installation, training, and any shipping costs.

For more information on Baytree Leasing and our programs, please contact **SSG Consultant Line for EMRapproved.com**

(800) 671-1028 for application and details