







What is Commercial Finance?



Commercial Finance

It's another name for

Commercial Leasing
or
Equipment Finance

for a Commercial Business



Commercial Finance is like Consumer Finance BUT it's for Companies and Businesses!





Businesses Finance/Lease Everything:











Sources of credit can be somewhat limited

What Business Has \$15,000+ available for HVAC?





70% approval rate

A majority of Commercial HVAC contractors do not offer end user financing options – These are missed opportunities!



For Dealers:





Dealer normally gets paid 48-72 hours after confirmation of job completion.



Takes 5 minutes to generate a payment estimate (Quote) to give to customer.

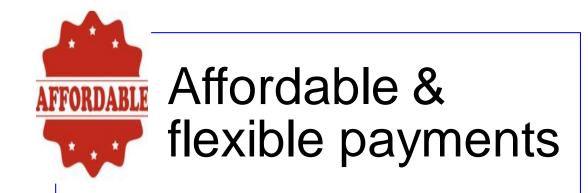


Dealer does not have to be approved, no Dealer Agreement required and no cost to Dealer!



For Customers:









How it Works





Dealer completes online estimated payment tool (Quote Calculator)



Trane Technologies Financial Services 300 Beaty Street
Davidson, NC 28056
Phone: (800) 724-6026
Email: TTF Set frametechnologies.com
www.financing.tranetechnologies.com

Quote #: 100019382

Date: 5/27/2020

To: Duffy Stephens, President Stephens Widget Company, Inc. 918 Left Turn Lane Kingsville MD 21087 Presented By: Robin Hood, President Hood Mechanical Systems, Inc. 123 Sherwood Forest Lane Nottingham MD 21236 443-345-6789

Thank you for the opportunity to provide the following financing proposal. This proposal will provide you with monthly payment estimates and other pertinent financing information.

Install a 10 Ton 3 Phase AmStd RTU Package system. New Curbs and Extended Warranty. See our Proposal # 20-207 for details

Total Cost (Less Taxes):	\$17,700.00
\$1.00 Buy Out	
24 Month Estimated Monthly Payment:	\$816.68
36 Month Estimated Monthly Payment:	\$566,93
48 Month Estimated Monthly Payment:	\$440.55
60 Month Estimated Monthly Payment:	\$365.33
72 Month Estimated Monthly Payment:	\$316.83

Terms & conditions:

STEP 1

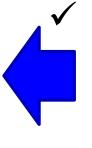
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- > The lease is subject to final lender credit and other approvals and documentation.
- Quotes are valid for 30 days from the date of issue subject to the following:
 - All rates are subject to final lender approval and documentation acceptable to the lender
- Prior to final documentation rates are subject to change due to changes in market conditions
- Essee is responsible for taxes, maintenance, insurance, etc. unless otherwise agreed to by the parties.
- => Landlord and/or Lien Waivers may be required.
- Required credit information consists of a completed credit application, detailed equipment list with pricing and, for transactions above \$100,000, complete audited or accountant prepared financial statements for the last two fiscal years plus the latest available interim statement. Additional information may be required.
- Lessee is responsible for the purchase order if the lesse transaction is not completed.

Kindest Regards,

Robin Hood, President



✓ Takes about 5 minutes



Generates professional-looking estimated payment letter (Quote)





Dealer presents the Leasing payment estimate (Quote) with their project proposal



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STEP 2

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Robin Hood, President



✓ Dealer sends the payment estimate (Quote) and paper Lease application along with their Proposal to customer (or customer completes online app).





Customer completes and returns APP

Customer completes paper or online application



Sends application to Trane Technologies

STEP 3

https://financing.tranetechnologies.com

LESSEE DBA Address Company Name Contact Name Contact Name Contact Name Contact Name Contact Phone Property Partner Contact Phone Property Partner Contact Phone Property Partner Property Partner Property Property Partner Property			Vendor:	Tel:
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Business Address * Owner	A CONTRACTOR AND A CONTRACTOR			
Business Address * Owner	Company Contact Ph #:	m	I certify the information prov	ided herein is correct, that I am empowere
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Business Address *			Owner:	
	Date of the same			
2105 Elm Hill Pike «Nashville, Tennessee 3	Business Address *		Owner	
			2105 E1	m Hill Pike «Nashville, Tennessee 3

Vendor:	Tel:		Rep		
LESSEE:		Cor	ntact:		
City, St, Zip					
	Type of Business:				
	ent - Street:				St: Zip:
	Corp S-Corp Prop I	Partnership	_td Partnership □ LL	СП	- St.—— ZIP.——
	PERSONAL INFO ON O	OFFICERS, PARTNE	RS AND GUARANTORS		
Officer 1:				Owner %	
SSN:	D.O.B.:				
Home Address:	D.O.B.:	City:	St	Zip:	
Officer 2:		Title:		Owner %:	
	D.O.B.:	City:	Tel:St	-	
			St		
Officer 2:	D.O.B.:	libe:	Tel:	owner %:	
Home Address:	0.0.0	City:	StSt_	Zip:	
	BANK AND	PRIOR LEASE REFE	RENCES		
Bank 1:		A/C #			Since:
Contact:		Phone:		Fax:	
Bank 1:		A/C #			Since:
Contact:					
Lease 1:		A/C #		Tel:	
Lease 2:		A/C#		Tel:	
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	Term Requested: □ 5 years □				
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210 . Telephone: (800) 724-6026 . Fax: (877) 331-366

Trane Technologies Financial Services does the heavy lifting!

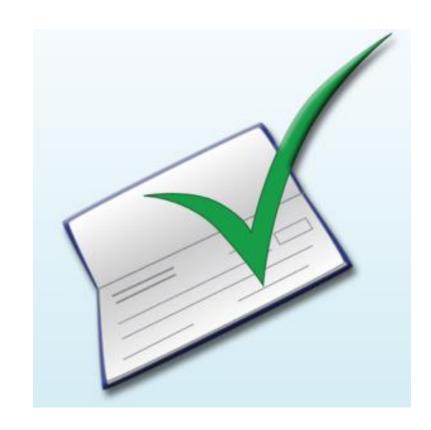
- Coordinates final approval with Leasing Companies
- Facilitates paperwork with customer





App sent to Leasing Company for approval

STEP 4



✓ Most decisions made in 24-72 hours or less.





Lease Docs sent to Customer for completion

STEP 5



✓ Leasing company
 e-mails documents to
 Customer to be
 executed.





STEP 6



✓ Upon receiving properly executed docs from Customer,
 P.O. is issued to dealer to start the project.





STEP 7

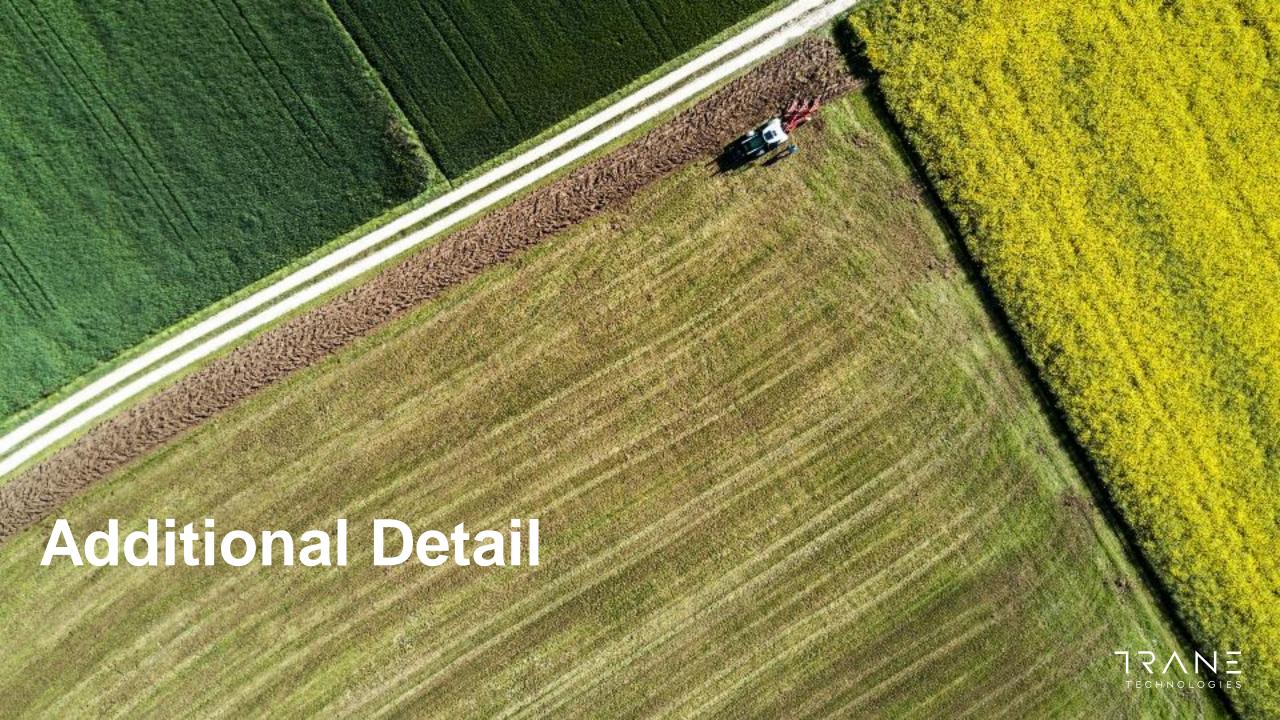


Dealer gets paid



- After completing job, Dealer submits invoice to Leasing Company.
- ✓ After Lender receives written
 Delivery and Acceptance (D & A)
 form back from Customer
 confirming project completion,
 Dealer gets paid in 48-72 hours!
 - * If Project is significant, the Lender may also require a verbal confirmation of project completion from customer as well.





Program Flexibility

✓ Different Payment Options

Monthly, Quarterly, Semi-Annual & Annual Payment Options

✓ Seasonal Payments

- Great for Schools, Tourist and Vacation Businesses
- Matches Seasonal Income with Lease Payments

✓ Step Payments

- Good for Expanding Businesses
- As Revenue Grows, Lease Payments Grow

✓ Special Programs

Progress Payment Available During Contraction Period



What Can Be Leased?

- ✓ All Equipment
- ✓ Engineering and Install Costs
- √ Extended Warranties
- ✓ "Interim" Repair Cost on Old Equipment
- ✓ Other Job-Related Accessories
- ✓ Building Controls, Associated Electrical, Plumbing, etc.



Examples of Customers:

- Churches
- Professional Offices (i.e. Dr.'s / Lawyers Office)
- Industrial Buildings
- Commercial Properties
- Restaurants
- Retail Stores/Properties
- Property Management Groups
- Condo Properties/Associations
- Apartment Buildings
- Hospitals
- Government → Municipal / State /Federal
- School Districts / Colleges







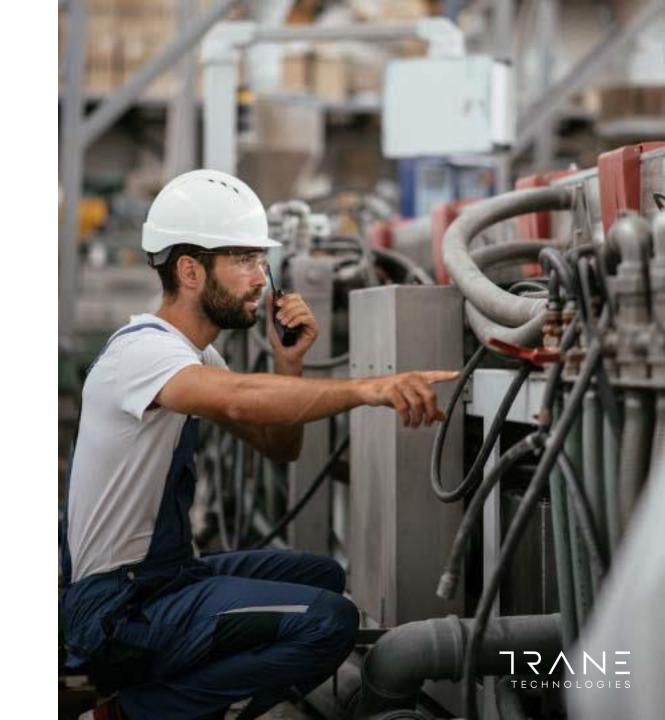






Contractor Benefits

- ✓ Increased Sales
- ✓ Reduced Price Negotiations
- ✓ Affordable Monthly Payments
- ✓ Preserve Working Capital / Maintain Cash Flow
- ✓ No Fees for Dealers
 - Application fee for Customers
- ✓ Standard Funding to Contractor in 48-72 Hours
- ✓ All Trane and American Standard Dealers Qualify
- ✓ Easy to Use
- ✓ Customer Doesn't Have to Own Building



Available On AsDealerNet or ComfortSite





Trane Technologies Financing Site

About Us	Walanna ta Tana Tashaslaniaa Financial Caminas	
Why Finance?	 Welcome to Trane Technologies Financial Services Business owners today face a variety of challenges. Remaining competitive and growing your 	What's going on
How Does The Program Work?	business often requires the need to modernize facilities and acquire new equipment. Companies will consider a range of issues when determining how to meet these business needs. How a company accommodates the acquisition of new equipment is the focus of Trane Technologies Financial Services.	If you have any questions or need any assistance please clic on the Contact Us link at the top of the page for all of our contact information.
Advantages To Financing	 Trane Technologies Financial Services provides creative financing solutions to businesses that allow them to acquire new equipment without utilizing their existing working capital. TTFS both guides the customer and facilitates the financing process. TTFS specializes in 	
Common Questions	providing financing solutions for the Trane family of brands, including American Standard, Thermo King, and Trane as well as complementary products and services of other companies.	
Quote Calculator	Let us show you how Trane Technologies Financial Services can become your business partner!	
Online Application		
Downloads & Literature		
Rate Sheets / Docs (Secure Access)		
(Secure Access) Residential Financing		



Quote Calculator (Estimated Payment)

Automatically produces a professional payment proposal that includes:

- ✓ Calculated Payments Based on Current Available Rates
- ✓ Dealer Contact
- ✓ Customer
- ✓ Equipment
- ✓ Payment Options
- ✓ Includes Credit Application (not shown)





Trane Technologies Financial Services 800 Beaty Street Davidson, NC 28036

Phone: (800) 724-6026 Fax: (877) 331-3665 Email: TTF \$@tranetechnologies.com www.financing.tranetechnologies.com

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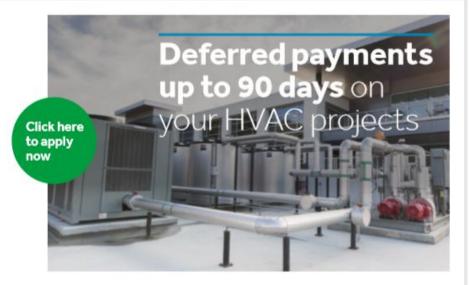
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Robin Hood, President



COVID-19 Special Leasing Promo



You don't need to put off HVAC projects due to budget uncertainty in these unprecedented times.

Buy now at \$0 down, and defer payments up to 90 days with our HVAC installation Budget Relief Program, including construction costs.

This program will allow you to go-shead with those HVAC project that could save energy and maintenance costs in the future and continue to provide the HVAC benefits to buildings, systems, and people. Financing is offered through an agreement between Trane Technologies and De Lage Landen Financial Services, Inc. (DLL), a 10-year financing pioneer for clean technology projects.

To find out more, or to take advantage of this program:

Name

Title T +1 000 000 0000

E firstname.lastname@dllgroup.com

www.trunetachnologies.co

https://www.dlgroup.com/us/errus/industries/clean-technolog

Financing forms and candidana are subject to end feature by DLL and white based and DLL involves of the cardinary free authors provided in interest retax and other factors. All financing in DLLs axis discretion. Connet be candined with any other program and amount on any plan modified or withfreem which refuse at any time. Offer pages 20 becamble 31, 2000.

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Fortner²⁰ are registered service marks of De Lage Landen international B.V.
5/20

All attractions and trademarks belong to their respective owners.







Return on Investment Calculator

- Are you familiar with it?
- Where can you find it?
 - AsDealerNet → Marketing Center → Sales Tools →
 - Unitary Product Replacement Feasibility Est.
 - ComfortSite → Marketing Center → Light
 - Commercial Sales → Unitary Product ROI Calculator

Unitary Product Replacement Feasibility Estimator March 5, 2018							
Contractor Name: Job Name:							
Sales Person:							
	Existing	Standard	High				
Parameter	Unit	Efficiency	Efficiency	Guidelines			
Size of Unit(s) (Tons)	12.5	12.5	12.5	3 - 25			
Unit Efficiency (EER) or (SEER) Unit Repair Cost (\$/Ton/Year)	6.5 70	11 0	12 0	4 - 20 0 - 300			
Unit Installed Cost (\$/Ton)	70	1200	1400	500 - 2500			
Direct Utility Rebate to Customer (\$/Ton		0	21	0 - 150			
Parameter	Value	Guidelines					
Electric Consumption Charge (\$/kWh)	0.125	0.06 - 0.30	For Actual delivered cost: Pwr Bill \$ / KWH				
Equivalent Full Load Hours based on A	4681	800 - 8700					
Lease Rate Factor	0.02120	See Lease Factors					
Lease Term (years)	5	2 - 7					
Existing Unit Annual Operating Co	<u>st</u> (\$/Year)		\$14,378	1			
Standard Efficiency Annual Opera	ting Cost (\$/	Year)	\$7,979				
High Efficiency Annual Operating	Cost (\$/Year	r)	\$7,314	ROI*			
Standard Efficiency Annual Operating Cost Savings (\$/Year)			\$6,399	42.7%			
High Efficiency Annual Operating Cost Savings (\$/Year)			\$7,064	40.4%			
Standard Efficiency Simple Payba	2.3						
High Efficiency Simple Payback (Y	2.4	Month Avg "					
Standard Efficiency Net Lease Cos			(\$2,583)	(\$215)			
High Efficiency Net Lease Cost (\$/\			(\$2,679)	(\$223)			
Std Effic. Net Total Savings to Own			\$27,915				
High Effic. Net Total Savings to Ov	\$30,560	J					
This guideline is for cooling operation only, may vary for Heat Pump applications. It does not account for Gas or Electric Heating costs.							
* Return on Investment = Annual Energy Savings / Actual Job Cost as a %. It provides a true picture of the actual value of the job to the customer.							
** Annual Energy Savings minus 12 months lease payment; () = Positive Cash Flow							
This shows the actual cost savings to the customer over the full lease term. It calculates the total interest charges over the lease period (Sum of Payments minus							
Cash Price) and subtracts this figure from the total energy savings over the same							
number of years. No allowance is taken	number of years. <u>No allowance is taken for utility rate increases or inflation</u> .						
This software is to be used for annual cost comparison purposes only. Operating costs may differ depending on occupancy levels of the conditioned space, activity levels and control settings.							

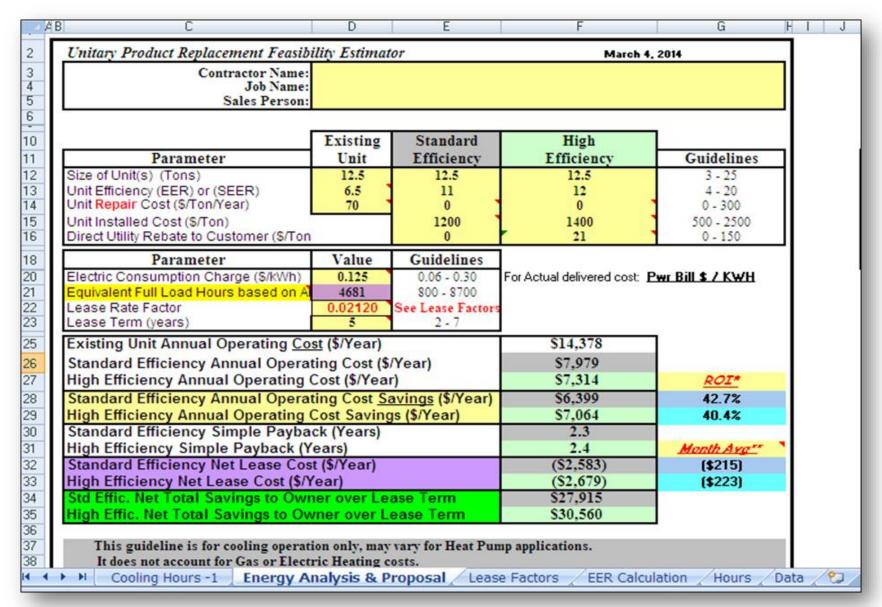


ROI Calculator Tools

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1			Items in Yellow require input by user.			5 6 1.		
2		Select City			© Ingersoll Rand 2012			
3		Lufkin , TX	▼	**uses "Hours" sheet Bin Da	ta from BinMaker Pro			
4			_	1125	New Equipment Sensible			
5	<u>O.T.</u>	DELTA T	BIN HOURS	BTU / H/ DEGREE	COOLING CAP	RUN TIME	RUN HOURS	
6	102	89	10	100199	106500	94%	9	
7	97	84	77	94573	106500	89%	68	
8	92	79	362	88947	106500	84%	302	
9	87	74	437	83321	106500	78%	342	
10	82	69	846	77694	106500	73%	617	
11	77	64	1177	72068	111825	64%	759	
12	72	59	1265	66442	111825	59%	752	
13	67	54	889	60816	111825	54%	483	
14	62	49	930	55190	111825	49%	459	
15	57	44	597	49563	117150	42%	253	
16	52	39	552	43937	117150	38%	207	
17	47	34	621	38311	117150	33%	203	
18	42	29	382	32685	117150	28%	107	
19	37	24	318	27059	117150	23%	73	
20	32	19	205	21432	117150	18%	38	
21	27	14	67	15806	117150	13%	9	
23					TOTA	AL Run Hours	4681	
25						Economizer	843	
	COOLING	à				2001101111001	3838	
27		OOR DESIGN (°F)	105		COOLING SENSIBLE	103575		
28		OOR DESIGN (°F)	75		INTERNAL GAIN (SENSIBLE)	91758		
29	Temp. Dif	fference (TD or ∆T)	30		HEATING LOSS	76900		
30	·	, ,			HEATING ∆T	52		
31	Total Delt	ta T						
	(Exterior +	Internal)	92		BTU / H/ DEGREE (Heating)	1479		
4 	→ → ⊢	Cooling Hours -1	Energy Analysis	& Proposal Lease Facto	ors / EER Calculation / Ho	urs / Data / 🕏		[4 _



ROI Calculator Tools





TTFS- Contact Information

Commercial Finance:

Dave Webb - Office 615-542-4596 (Over \$150k) Michael Pickard - Office 704-655-5826 (Under \$150k)

Regional Finance Managers:

Steve Johnson - West - 303-619-9477

Skip McCaffery - East - 410-340-5797

Thomas Kieta - South / Midwest - 770-329-9899

General Access:

Office 800-724-6026, Option# 2

Email: TBSTLS@trane.com

Leasing Website:

https://financing.tranetechnologies.com



