

3 Easy Ways to Apply For Sierra Victor Industries Financing

- Apply By Phone: Contact your Finance Manager, Jason Adler at (603) 433-9446
- Apply By Fax: Fax this completed form to (603) 433-9737
- Apply Online: <http://www.directcapital.com/apply/sierravictor/>

Company Information

Company Name: _____
 Contact Name & Title: _____
 Address: _____
 City, State Zip: _____
 Federal Tax ID: _____
 # of Employees: _____
 Business Phone: _____
 Cell Phone: _____
 Fax: _____
 Email: _____
 Owned Since: Month: _____ Year: _____
 Year Started Original Ownership: _____
 Business Type: Partnership LLC SoleProp
 Corporation Non Profit

Principal Owner's Information

Principal I Name: _____
 DOB: _____ % Ownership: _____
 Social Security #: _____
Principal II Name: _____
 DOB: _____ % Ownership: _____
 Social Security #: _____

Equipment

SVI Sales Rep: _____
 Equipment Type: _____
 Estimated Equipment Cost: _____
 Time Frame for Purchase: _____
 Monthly Budget for Purchase: _____

Bank & Trade References

Bank Reference

Bank Name: _____
 Account #: _____
 Contact: _____
 Phone: _____

Trade Reference

Trade Name: _____
 Account #: _____
 Contact: _____
 Phone: _____

Signature: X _____
 Print Name: _____
 Title: _____
 Date: _____

Delivery of this application bearing a facsimile signature(s) shall have the same force and effect as if the application bore an inked original signature(s). The applicant certifies that all information provided is true, correct and complete and that the account will be used solely for business and commercial purposes. The applicant, owner(s) and guarantor (if any) authorize Direct Capital Corporation or its designee(s) or assignee(s) to obtain any information it may request from any business or consumer reporting agency(ies) or other sources that provide credit reports, account history information, credit and employment history or similar information; such authorization shall extend to update renewal or credit and for reviewing or collecting the account. The applicant acknowledges that, based upon such information and other factors which may apply, Direct Capital or its assignee(s) or designee(s), in their sole discretion, may either grant or decline to grant credit. By signing above, I also wish to continue to receive updates from Direct Capital Corp. regarding our account. Information should be sent to the fax and/or email address given for the account.

2009 Tax Incentives

DIRECTCAPITAL[®]
CORPORATION

Reduce Your Cost of Ownership with the American Recovery and Reinvestment Act of 2009

This new tax incentive may **lower your cost** of acquiring equipment through increased expense limits on equipment purchases of \$250,000 with an additional 50% bonus depreciation when your purchases exceed \$250,000. These benefits are good **only for qualifying purchases made in 2009**. Strategically purchasing equipment or technology for your business this year could **significantly** reduce your cost of ownership. Please read below for details on how your business could benefit.

SECTION 179 INCREASE

The Section 179 limit for 1st year expense in 2009 is now \$250,000. This can be applied to both new and used equipment.

What this could mean for your business:

Instead of depreciating a newly acquired asset over several years, the Section 179 expense allows a business to take a current year deduction of the full purchase amount up to \$250,000 for assets under \$800,000. This benefit begins to decline after total new asset acquisition tops \$800,000. Over \$800,000, the amount you can deduct decreases by \$1 for every dollar spent above \$800,000.

Sample Savings*

Original Equipment Cost:	\$48,000
<u>2009 Potential Tax Savings:</u>	<u>\$16,800</u>
Final Equipment Cost	\$31,200
Savings on Equipment Purchase :	\$16,800

**Assuming a 35% tax bracket on qualifying purchase*

BONUS DEPRECIATION

The American Recovery and Reinvestment Act includes a bonus 50% expensing allowance for new capital equipment placed in service in 2009 (capital equipment types must meet certain criteria, check with your tax advisor for full details) when the value exceeds \$250,000.

What this could mean for your business:

Capital acquired and put in use in 2009 may be depreciated at 50% of the cost of the investment in 2009 and then depreciate the remaining cost under the regular depreciation rules.

Sample Savings*

Original Equipment Cost:	\$500,000
<u>Potential Section 179 Tax Savings:</u>	<u>\$87,500</u>
Bonus Depreciation	\$43,750
Final Equipment Cost	\$368,750
Savings on Equipment Purchase :	\$131,250

**Assuming a 35% tax bracket on qualifying purchase*

**Contact Your Direct Capital Finance
Manager for more information**

Jason Adler
Phone: (603) 433-9446 Fax: (603) 433-9737
Email: JAdler@directcapital.com

*All programs are subject to final credit approval by Direct Capital Corp. This information does not constitute tax advice, please check with your tax advisor for how the American Recovery and Reinvestment Act of 2009 applies to your business.