

## **REWARDS FINANCING PROGRAM**

**Maximum Loan Amount \$25,000.00**

### **Qualification Requirements**

- 650 FIC Score Or Better
- No Judgments, Collections Or Bankruptcies

### **Benefits of Program (as compared to Commercial Leasing)**

- Signature Only Loan (no personal financials needed)
- No Business Entity Required (Commercial Leasing requires this)
- No Up-Front Deposit Required (Commercial Leasing requires 2 year old business entity)
- First Monthly Payment Not Due For 30 Days
- No Pre-Payment Penalties (Commercial Leasing does not allow early payoff with not penalties)
- No Equipment Collateralization (Commercial Leasing requires Equipment Collateralization)
- Low Monthly Payments Based On 5 Year Loan Term

**Example 1:** Neurocare purchase of 5060.00 (\$4995.00 plus \$60.00 shipping and insurance)

Monthly payment will be \$128.49/month for 60 months – **total Equipment cost over 5 term of loan is \$7,618.20**

**Example 2:** Neurocare purchase of 5060.00 (\$4995.00 plus \$60.00 shipping and insurance)

Monthly payment will be \$128.49 /month for 24 months, with remaining principle paid in full following 36<sup>th</sup> payment – **total equipment cost would drop to \$6,062.88**

**Example 3:** Neurocare purchase of \$25,300.00 (5 NeuroCare units at \$4995.00 plus \$60.00 shipping and insurance each)

Monthly payment will be \$642.45 /month for 60 months, -- **total equipment cost over 5 year term of loan is \$38,547.00**

If \$914.66 payment made for 36 months (or \$642.80 payments made for first 36 months, with remaining principle paid in full after 36<sup>th</sup> payment – **total equipment cost would be \$32,925.60**

If \$1263.08 payments made for 24 months (or \$642.80 payments made for first 36 months, with remaining principle paid in full) – **total equipment cost would be \$32,925.60**

## **HFT/Renua Medical NeuroCare™ In-House Financing Program**

This program is designed for Medical Professionals and Patients that cannot qualify for any of the above financing programs.

### **Qualification Requirements**

- No Credit – Everyone is approved
- \$750.00 non-refundable processing and cancellation fee, plus a \$60.00 shipping charge.
- For Doctors, the first unit advance rental payment is \$250.00 ( on each additional units there is a \$750.00 non-refundable processing and cancellation fee (plus a \$60.00 shipping charge) and an advance rental payment of \$150.00
- Rental term on first unit rented by a doctor is 36 months (each additional rental unit rental term is 60 months). On the 36 month term, the last 3 payments are paid using the \$750.00 processing and cancellation fee. On the 60 month term, the last 5 monthly payments are paid using the \$750.00 processing and cancellation fee.
- Patients rental term is 36 months with the last 3 month's payments be made using the original \$750.00 non-refundable processing and cancellation fee.
- Doctors and Patients have a 60 day purchase option. If they opt to purchase the NeuroCare unit within this time frame, the \$750.00 processing and cancellation fee, all shipping charges and all monthly rental payments made, will be applied 100% to the purchase price of \$4,995.00 (plus the \$60.00 shipping charge).