



Truck Financing Facts

MAKING FINANCING EASIER

You want the easiest financing possible. But you know that there are laws to follow and procedures to get the low tax-exempt financing you want. Here are some suggestions to help you have the easiest financing experience.

Have organized information ready

You will be asked to provide 3 years of financial information that will be analyzed to offer you the best financial alternatives for your situation.

Organized financial information includes the amount of income you receive each year (such as tax levies, fundraisers, etc.) and the expenses you incur each year (such as insurance, fuel, debt payments, repairs, etc.). The information should be grouped into major categories and be consistent from year to year. Further, the financial information should include information about the assets you own (checking and saving accounts, fire trucks, and fire stations) and the amount of loans you owe.

Finally, have someone available who is familiar with the financial results of your department.

Know the costs

Your project will be easier if you have the cost of the truck and any payment option details offered by your manufacturer or vendor. We will use that information to assess and offer the most responsive financing proposal for you.

Have names and numbers of contacts ready

We will work with a contact person at your department. You will find it easier if you identify that person and provide their contact phone numbers and email address.

We will have a long relationship and we recommend that you have an attorney review our documents to ensure you are satisfied with the terms we offer. Your transaction will be easier for you if you have the attorney's name and phone number available.

Be prepared that there are steps to be followed

This is a process that is largely set out by IRS rules. So, there are specific steps to be followed with dire consequences if completed incorrectly. We are here to help you complete these steps correctly and with a minimum of effort. However, we suggest that you are prepared that there are legally required steps that sometimes may seem burdensome.

Don't worry. The FireLending Process™ takes care of most of the hard work in meeting these stringent IRS rules. We assign a Documentation Specialist to guide you through the legally required steps.

We'll handle publishing the legal notices if you're a volunteer fire department and getting the legal signatures. We even work with your attorney to ensure you are 100% legal. You just follow our simple instructions and your low interest tax-exempt financing is complete.

And all this service is included. You don't have to pay legal notice publishing costs or filing fees like other companies. It's all done for you and it's included.

Key Fact:

You can take a few steps to make financing as easy as possible.

To Learn More:

www.FirstBankers.net

Call Toll-free: (877) 323-1776