Financing Provided By:

Proposal

September 25, 2024

Name:	**Customer**	Vendor Name:	Contour Research LLC.
Equipment Cost:	**$29,995.00**	Sales Rep:	Jerry Archer
Equipment Type:	**Contour Light**	Phone:	605-366-4996
		Fax:	
		Term (Enter 36, 48, 60):	**60**
		Deferral (Enter 30 or 90):	**90**

We are pleased to present this financing proposal for your consideration. It does not represent a commitment to loan and will expire in 30 days. Do not hesitate to call us at the number below if you have any questions.

Standard Deferred Payment Options

Terms:	**30-day deferred**	**90-day deferred**
36 months	**$946.94**	**$976.34**
48 months	**$739.38**	**$765.77**
60 months	**$615.50**	**$640.09**

Advance Payment: No Advance Payment Required

Admin Fee: Up to $295.00 (one time)

Absolute & True No Pre-Payment Penalties

You won't be penalized if you want to pay off your loan early.
Other companies may promote this but still include future finance charges in your payoff amount.
With NCMIC, there are no pre-payment penalties—guaranteed!

Questions? Call toll free 877-770-7244
Mike Miller at ext. 4632

Minimum loan amount is $3,000. Equipment loans offered by NCMIC Finance Corporation (NCMIC) are subject to credit approval. NCMIC and the equipment vendor you select are separate companies, are not agents of one another, and have no authority to bind one another to financial or other contractual obligations. Consult your attorney or financial advisor for specific legal or tax advice before entering into any type of financing arrangement. Loans made or arranged are pursuant to a California Finance Lenders Law license.

Return on Investment Example

September 25, 2024

Equipment Cost: $29,995.00
Equipment Type: Contour Light
Vendor Name: Contour Research LLC.

Term Options	30-Day Deferred	90-Day Deferred
36 Months	$946.94	$976.34
48 Months	$739.38	$765.77
60 Months	$615.50	$640.09

Procedure Type	Procedures Per Month	Billing Per Procedure	Total Monthly Billings
Contour Light Flagship Package 16 Treatments	8	$2,497.00	$19,976.00
Contour Light Tight and Tone Package 12 Treatmets	4	$1,497.00	$5,988.00
			$0.00

Hard/Soft Cost Savings	Qty per month	Monthly savings	Total Monthly Savings
			$0.00
			$0.00
			$0.00
			$0.00

Potential Monthly Revenue: $25,964.00

Based on 30-Day Deferred	36 Months	48 months	60 months
Net Cash Flow per Month	$25,017.06	$25,224.62	$25,348.50
Net Cash Flow per Year	$300,204.69	$302,695.48	$304,182.03
Net Cash Flow Over Loan Term	$900,614.08	$1,210,781.92	$1,520,910.16

Based on 90-Day Deferred	36 Months	48 months	60 months
Net Cash Flow per Month	$24,987.66	$25,198.23	$25,323.91
Net Cash Flow per Year	$299,851.95	$302,378.73	$303,886.88
Net Cash Flow Over Loan Term	$899,555.86	$1,209,514.93	$1,519,434.40

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Monthly payments above do not include state and local taxes. Return on Investment results are speculative and may vary from actual results.
NCMIC is not responsible for actual estimations or results.

Financing new equipment for your practice can reduce your federal income tax liability. Section 179 of the Internal Revenue Code may allow you to deduct the cost of new equipment purchases from your taxable income. **Section 179 allows businesses to deduct up to $1,160,000 for equipment purchases of $2,890,000 or less**. Purchases qualifying for this deduction include a new table, office furniture, computers, and software.

Your tax savings could be significant! In fact, the amount you may save in taxes could be more than the amount you'll pay in loan payments the entire first year. As tax situations differ, NCMIC always recommends that you contact a trusted tax advisor to confirm your eligibility for any deduction.

Sample Savings	
Equipment cost:	$29,995.00
Deduction under Section 179	$29,995.00
Your Tax Bracket	**30%**
Tax Savings	$8,998.50

Why Use NCMIC?

As a company dedicated to serving chiropractors, you can count on NCMIC to understand the equipment you need for your practice. Whether you are looking for a new table or need to upgrade your office's computers, software or phone system, NCMIC can help.

- **Favorable Contracts – Absolute & True No Pre-Payment Penalties**, no hidden fees, no undisclosed service charges, no blanket liens on practice assets and no interim rent on financed equipment.
- **Fast Approvals & Funding –** Usually within two business days. When documents are in by noon, funding is typically sent via EFT that same day.
- **Flexible Financing –** No down payments required, repayment plans up to 60 months and other customized options available.
- **Service-oriented –** A dedicated Account Manager will help you with the paperwork and ensure the financing process is completed efficiently.
- **Low Payments –** Extremely competitive financing and low monthly payment terms let you preserve cash for other practice needs.
- **Lease & Loan Comparison Hotline –** Let NCMIC examine your lease or loan contract for any hidden terms or fees before you sign on the dotted line. While we cannot provide legal advice, we will point out differences from our Equipment Finance Agreement terms.

Monthly Out-of-Pocket Costs

Payment Terms:

Term Options				60 Months
Deferral				90 Days
Monthly Payment to NCMIC				**$640.09**

Potential Additional Savings:

Section 179 Monthly Tax Savings	$8,999	/	60	- $149.98
Less Monthly Hard/Soft Cost Savings (as provided in Return on Investment page)				- $0.00
Total Estimated Savings				**$149.98**
Net Monthly Out-of-Pocket Costs				***$490.12***

Net monthly out-of-pocket estimates what your net expense might be after tax savings and hard/soft savings are factored in, and does not reflect actual payments due to NCMIC.

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EQUIPMENT FINANCING
EXPRESS APPLICATION

EQUIPMENT INFORMATION

Equipment Vendor(s): Contour Research LLC.
Sales Rep Name: Jerry Archer
Phone: 605-366-4996 Email:
Equipment Description: Contour Light
New ______ Used ______
Equipment Cost: $ 29,995.00
Payment Term: 36 ______ 48 ______ 60 ______

YOUR BENEFITS WITH NCMIC

- Absolute and True No Prepayment Penalties
- Fast credit decisions—a simple process, and you never have to leave your office
- Upfront terms—no hidden fees or undisclosed service charges
- Simple and flexible programs

Simply complete and fax toll free to 1-877-776-7244

BUSINESS INFORMATION

Legal Name: ______
DBA Name (if different): ______
Address: ______
City/State/Zip: ______
Phone: ______ Fax: ______
Email: ______
Your email address will never be sold. It wil be used to send you important notices.
Annual Gross Revenue: $ ______
Annual Net Income: $ ______
Years in Business: ______
Business Owners Name: ______ Ownership %: ______

PERSONAL INFORMATION

Name: ______
Address: ______
City/State/Zip: ______
Phone: ______
Cell: ______
Required for fraud monitoring purposes
Social Security #: ______
Professional License #: ______
Specialty: ______
Years Licensed: ______
Email: ______
Bank Accounts: Checking ______ Savings ______

SIGNATURE

I hereby authorize the release of business and/or personal credit information to NCMIC Finance Corporation (NCMIC), its affiliates or assignees (1) from any source including credit bureau reporting agencies and my bank for the purpose of extending credit, and (2) to any credit reporting agency. Additionally if my application is not approved by NCMIC, I hereby authorize the release of my application without notice, to any other non-related potential lending sources for consideration of approval of credit. I hereby represent all information is true, correct and complete. A photo static and/or facsimile copy of this authorization shall be valid as the original. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or a part of the applicant's income derives from any public assistance programs, or because the applicant has in good faith exercised any rights under the Consumer Credit Protection Act. The federal agency that administers compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. This means that when you apply for credit or open an account with NCMIC we will ask for your name, address, date of birth, social security number, and other information that will allow NCMIC to identify you. We may also require that you furnish NCMIC with a copy of your driver's license or other identifying documents. Consult your attorney or financial advisor for specific legal and/or tax advice before entering into any type of financing arrangement, and for information on tax deduction eligibility and procedures. **NCMIC AND THE EQUIPMENT VENDOR YOU SELECT ARE SEPARATE COMPANIES, ARE NOT AGENTS OF ONE ANOTHER, AND HAVE NO AUTHORITY TO BIND ONE ANOTHER TO FINANCIAL OR OTHER CONTRACTUAL OBLIGATIONS.**

X ______
Applicant's Signature Date

NCMIC

Call Mike Miller at 1-877-770-7244 ext. 4632

14001 University Avenue, Clive, Iowa, 50325-8258

Why NCMIC?

LOW PAYMENTS ... UPFRONT TERMS

You can count on low payments when you choose NCMIC. We are well known for upfront terms and no hidden fees.

ABSOLUTE & TRUE NO PREPAYMENT PENALTIES

Others may advertise this but still require all future payments at pay off. NCMIC won't penalize you for early pay off—guaranteed!

FAST TRACK VENDOR PROGRAM

Quick credit decisions in as little as 2 hours during business hours. Plus, we can pay your vendor fast via ACH so you get your equipment faster!

FLEXIBLE TERMS & 100% FINANCING

Affordable terms up to 60 months and the ability to combine the purchase price, software, freight, installation and tax into the financing.

NO HIDDEN FEES

No automatic term extensions ... No security deposit ... No quoting of artificially low financing terms ... No unnecessary service or ACH charges.

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About NCMIC

Our motto, "We Take Care of Our Own®" says it all. NCMIC was founded in 1946 by chiropractors for chiropractors. Today, we are the nation's largest provider of chiropractic malpractice insurance. And, we have expanded to offer a comprehensive portfolio of financial and insurance products and services designed with the unique needs of D.C.s in mind.

NCMIC®