

Our loan provides flexibility.

Compare the difference



1 How quickly can the loan be processed?

OPC - We can process requests in a matter of hours.

Other companies - Most requests take several days.

2 Will there be a lien against me or my practice?

OPC - we will file a security interest on the item financed.

Other companies - Most banks will file a blanket lien against you/or your business.

3 Can I pay off early with no penalties?

OPC - You can always make extra principal payments or pay off at any time with no penalties or future interest charges.

Other companies - In most cases you will incur penalties and will be liable for interest charges for the full term of your loan.

4 Will this loan appear on my credit report?

OPC - our loan WILL NOT appear on your personal credit report as a debt obligation.

Other companies - your loan will likely also show as an obligation.

5 Do I own the equipment?

OPC - Yes, you own the equipment from day one.

Other companies - The leasing company owns the equipment.

6 Does this qualify for a tax write-off?

OPC - Yes, this is a true purchase so the equipment may qualify under Section 179 for a tax write-off.

Other companies - Some leases have buyouts and may act as an operating expense instead of a full up front write-off.



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All transactions must be credit approved by OnePlace Capital. Not all applicants will qualify for the structure or promotion offered. Any example, comparison, or benefit discussed above is for illustration purposes only and is only intended to highlight the different business practices between organizations in the equipment financing marketplace. You should contact your tax or accounting professional for advice on the correct application and use of the tax code discussed.

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