



Real Story: How they got their truck

Purchase Analysis

The problem

Chief Freeman received an \$18,478 prepayment discount from the manufacturer of the truck he was buying. He thought it seemed like a good deal but wanted an experienced third-party to help analyze the offer for him.

So, he contacted ENVIZION Financial for our Purchase Analysis to analyze his purchase and financing choices. He liked that our Purchase Analysis comes with a money back guarantee.

What happened next

ENVIZION Financial reviewed the prepayment discount and asked Chief Freeman some questions about the Department's plans on paying for this truck and its financial situation. The conversation with Chief Freeman lasted about 15 minutes.

After gathering this information, ENVIZION analyzed the undisclosed costs and risks of prepaying the truck. Those include such costs as interest during the construction period and the costs of ensuring that he wouldn't lose money if the truck is not built timely or correct.

The result

ENVIZION Financial showed that the final, actual discount from prepaying the truck was \$3,468 after considering all the costs to prepay and protect themselves.

The Department decided that the risks of prepaying did not warrant the actual prepayment benefit and elected not to prepay.

"With our small budget, an \$18,000 discount seemed huge. I had no idea how to consider the alternative costs of prepaying and protecting myself from disaster when prepaying a truck" – Chief Freeman, IN

The problem: A Department was offered a significant prepayment discount from the manufacturer of the truck they were buying.

The Department wanted objective third-party help to analyze if the offer was such a great deal.

The result: An ENVIZION Purchase Analysis showed that the final, actual benefit from prepaying was substantially less than the "advertised" offer. The Department used this analysis to make an informed decision based on their situation.

Why ENVIZION Financial?

Unlike local banks, ENVIZION Financial specializes in fire truck lending and purchase planning. We've helped hundreds of fire departments across the U.S. plan for and purchase thousands of trucks valued at a half-billion dollars. That's experience you won't find anywhere else.

What our customers say:

"Would definitely do business again" – T. Smith, TX

"You make borrowing so easy, it is a pleasure!" – S. Archer, TN

"ENVIZION was very professional" – K. Wiles, SC

"The customer service is great" - R. Baltus, IN

"This was a huge expenditure for a department of our size and you made us comfortable every step of the way" – W. Francis, IL

"These are people who can make your dream come true. They are great to work with and extremely helpful" – B. Brockmann, PA

www.envizionfire.com

