

Application Only Program Requirements

\$5,000 to \$50,000



FICO 690 +	Banks Statements 3 Months	
PayNet > 660	Preferred L 5 Bank	Expansions: Full Fins
TIB 4+ Years Up to \$50,000	Used Equipment < 10 Years	Comp Credit May Be Requested
TIB 3-4 Years with Full Fins	Titled Vehicles: Yes	Private Party: No
Revolving Debt 35% or Greater Available	Home Ownership Required	Sale Lease Backs: No
Revolving Debt Not to Exceed \$35,000 Excluding HELOC	Bankruptcies: No	

- Helpful Hints**
- IF HIGH REVOLVING DEBT SUBMIT UPFRONT A PFS & TAX RETURN WITH APPLICATION
 - SUBMIT ADDITIONAL BANK ACCOUNTS TO OVERCOME LOW BANK BALANCES
 - PROVIDE PURPOSE OF ACQUIRING THE ASSET
 - BE SPECIFIC IN DESCRIBING WHAT LESSEE DOES
 - EXPLAIN ALL RECENT INQUIRIES AND ALL LEASING INQUIRIES
 - SUBMIT WITH SIGNED CREDIT AUTHORIZATION

RESTRICTED EQUIPMENT	UNDESIRABLE INDUSTRIES <i>Minimum 5 Years TIB Required</i>	RESTRICTED INDUSTRIES
Energy Saving Devices Gambling Equipment Gas Pumps Inflatables Leasehold Improvements Medical: Anesthetic Medical: Invasive Molds Musical Instruments Hazardous Waste Equipment	Beauty Salons / Spas Construction & Related Health Clubs Laundry/Garment Services Rental Restaurants Trucking: Local Required Churches / Full Fins Required Non-Profits / Full Fins Required	Gaming /Gambling Internet Service Providers Logging Mining Mortgage Companies Movie Production Oil & Gas Real Estate Companies Rental-Musical Instruments Tanning Trucking: Long Distance Vending & Route Sales Video Rentals
Non-Portable Buildings Rental: Durable Medical Scaffolding Signs Storage Tanks Tanning Equipment Trucks: (Class 7 & 8) Vending Equipment		

BSB Syndication Available if Transaction Does Not Meet Above Requirements