

Application Only Program Requirements

\$10,000 to \$75,000



FICO 690 +	Banks Statements 3 Months	
PayNet > 40	Preferred L 5 Bank	Expansions: Full Fins
TIB 4+ Years Up to \$75,000	Equipment < 7 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	
Energy Saving Devices	Non-Portable Buildings
Gambling Equipment	Rental: Durable Medical
Gas Pumps	Medical
Inflatables	Scaffolding
Leasehold Improvements	Signs
Medical: Anesthetic	Storage Tanks
Medical: Invasive	Tanning Equipment
Molds	Trucks: (Class 7 & 8)
Musical Instruments	Vending Equipment
Hazardous Waste Equipment	

UNDESIRABLE INDUSTRIES
<i>Minimum 5 Years TIB Required</i>
Beauty Salons / Spas
Construction & Related
Health Clubs
Laundry/Garment Services
Rental
Restaurants
Trucking: Local
Churches / Full Fins Required
Non-Profits / Full Fins Required

RESTRICTED INDUSTRIES
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

BSB Syndication Available if Transaction Does Not Meet Above Requirements