



Equipment Leasing & Financing Program Guide

Our Application Only Programs:

 Ticket Size: \$10,000 - \$350,000*
  Terms: 12 - 84 Months
  Credit Profiles: A+, B, C- & Start-Ups *Good, bad & ugly*
 6-Months Deferred Payment Option

Business & Credit Criteria

	\$10,000 - \$25,000	\$25,001 - \$50,000	\$50,001 - \$75,000	\$75,001 - \$550,000*
Min. FICO:	600	625	675	700
Yrs In Biz:	2+	2+	3+	5+

- **Deferred Payment Program:** Customers can qualify for up to 6-months of no payments!
- **Ownership % Req:** Disclose anyone who owns 10%+; min of 60% must Personal Guarantor (PG). We can pursue a corporate only application (no PG) for businesses with established borrowing history, 5+ years in biz.
- **Bankruptcy:** Discharge 2 years with well re-established credit
- **Tax Liens:** Proof of repayment plan

*Ask us about applications over \$350K, would need to collect financials/additional info case-by-case

Start-Up Businesses (less than 2 years in business) \$10,000 - \$50,000

- **Minimum FICO: 650**
- **No Prior Bankruptcy**
- **2+ Years Homeownership Preferred**
- **3 Months Business (or Personal) Bank Statements Required**

Note: Start-ups may have existing businesses or contractor (1099) experience over 2 years that could qualify for normal programs.

Application Process



Application

Customer completes credit application (online) & send in bank statements (if required). Our credit team reviews & requests any additional info from the customer.



Approval

Credit team will pursue an approval; Once approved, we'll send the customer their payment term options.



Agreement

After the customer chooses their payment term, we'll send them documents for their review & signature.



Funding

After the customer signs & any/all funding requirements are met, we pay the equipment vendor for the customer's equipment purchase

[**Payment Quoting Tool**](#)