

GENERAL CREDIT GUIDELINES

So we can help you fund more transactions, we have surveyed many of our top lending partners and have developed the following guidelines to help identify viable leasing applicants. The following guidelines are subject to change based on financial market conditions.

For an Existing Business (>3 years time in business)

1. Minimum personal credit score of 625 for all guarantors
2. Minimum business credit score of 65
3. Cash flow sufficient to make the payments.
4. Available revolving credit must be >35%
5. Maximum credit card debt <\$35,000
6. No bankruptcies within the last 10 years, open collection accounts, unsatisfied tax liens or foreclosures

For a New Business (<3 years time in business):

1. Minimum personal credit score of 700 for all guarantors
2. Previous industry experience
3. Cash flow and outside liquidity sufficient to make the payments and to handle the problems and fluctuations that affect all businesses
4. Available revolving credit must be >50%
5. Maximum credit card debt <\$35,000
6. No bankruptcies within the last 10 years, open collection accounts, unsatisfied tax liens or foreclosures

How can we help you?
Questions?

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