

# CLASSIC PROGRAM AT A GLANCE

- Deal size: \$10,000 – \$250,000
- 1:1 Additional Collateral in Heavy Equipment, Rolling Stock, or Real Estate Equity
- Build in up to 15 points commission
- Early Payoff Discount available to EVERY customer

LEASE FACTORS	TIER 1A 660+	TIER 1 660+	TIER 2 620-660	TIER 3 BELOW 620
30 MONTHS	.0426	.0457	.0499	.0561
36 MONTHS	.0372	.0403	.0447	.0511
42 MONTHS	.0333	.0365	.0410	.0476
48 MONTHS	.0304	.0337	.0384	.0453
60 MONTHS	.0265	.0299	.0349	.0421
EARLY PAYOFF AFTER	18 months	24 months	12 months	9 months

Tier qualification based on TransUnion bureau score.

## TIER 1A ADDITIONAL QUALIFICATIONS

- Minimum deal size: \$20,000
- Must have a minimum of 4 open personal trade lines
- No open judgments or tax liens
- Must be homeowner who is current on mortgage

## CHALLENGED CREDIT? NO PROBLEM.

- Any credit score—including N/A
- Past bankruptcy
- Tax liens
- Judgments
- Repossessions
- Slow pays

## DEAL STRUCTURES

- Traditional Leases
- Sale-Leasebacks
- Private Party Sales
- Start-Ups
- Owner/Operators

## BEST INDUSTRIES

- Construction
- Trucking
- Agriculture