

LEASING PROGRAMS AT A GLANCE

Dakota Financial offers two leasing programs. Our Classic program is for transactions sized from \$10,000 to \$250,000. Our Mid-Ticket program is for transactions sized from \$250,000 to \$1,000,000. While the two programs are similar, there are some differences. The chart below highlights both similarities and differences in the two programs.

DAKOTA CLASSIC

DAKOTA MID-TICKET

DEAL SIZE	\$10,000-\$250,000	\$250,000-\$1,000,000
MAXIMUM COMMISSION	15 points	7 points
ADDITIONAL COLLATERAL	Equipment or Real Estate	Equipment Only
PREFERRED COLLATERAL EQUIPMENT	Trucking & Construction	Construction
PURCHASE OPTION	(FMV) Built into Payments	(FMV) Built into Payments
ADDITIONAL COLLATERAL RATIOS	1:1 Standard, 2.5:1 SLBs	1:1-2:1 Standard, 2.5:1 SLBs
ESTIMATED PROCESSING FEE	\$495	\$5,000
TAX LIENS & JUDGMENTS	OK	OK
PAST BANKRUPTCY	OK	OK
SLOW PAYS, REPOS, ETC.	OK	OK
SALE-LEASEBACKS	Yes	Yes
EARLY PAYOFF AVAILABLE	Yes	No
CREDIT SCORE MINIMUM	None	None
START-UP FUNDING	Yes	Yes
SECURITY DEPOSIT REQUIRED	None	None
ADVANCED PAYMENT	1st Payment + Processing Fee	1st Payment + Processing Fee
HOME OWNERSHIP	Required for deals over \$40,000	Not required
SUBMISSION REQUIREMENTS	Application + Collateral List	Application + Collateral List
TAX RETURNS	None	2 Years
P & L STATEMENTS	None	2 Years
BALANCE SHEETS	None	2 Years
BANK STATEMENTS	3 months	3 months