



BROKER PROGRAMS & RATE FACTOR GUIDELINES

DEAL REQUIREMENTS:

- Deal size \$10,000 – \$200,000 excluding commission¹
- Home ownership for all deals over \$40,000²
- Additional collateral in preferred asset equipment and/or real estate equity³

BEST INDUSTRIES:

TRUCKING

CONSTRUCTION

LOGGING

- Dakota funds any type of commercial equipment as long as our Collateral Guidelines are met.

DEALS WE STRUCTURE INCLUDE:

- Sale-Leasebacks
- Private Party Sales
- Start-Ups
- Owner/Operators
- Prior Bankruptcies
- Tax Liens
- Judgments
- Repossessions
- Slow Pays

PAYMENT PROGRAMS & RATE FACTORS*:

Term	Dakota Premium 660+	Dakota Plus 620-660	Dakota Primary below 620
30 Months	.0457	.0499	.0561
36 Months	.0403	.0447	.0511
42 Months	.0365	.0410	.0476
48 Months	.0337	.0384	.0453
60 Months	.0299	.0349	.0421

*Rate factors do not include broker commission. Credit scores are based on TransUnion bureau.

KEY SELLING POINTS:

- Set your commission—up to 15 points
- All deals are application only with a collateral list or PFS
- Start a lease with only first payment and processing fee
- No time-in-business or credit score minimums
- No security deposit required
- Flexible payment options
- No penalty early payoff discount available to every customer

¹Minimum deal size is \$20K for all real estate deals. All restricted asset deals have a maximum funding of \$40K.

²GPS devices are required for all non-homeowner and single-asset transactions.

³Standard leasing transactions require 2:1 total collateral to funding. Sale-leasebacks and no-experience deals require 2.5:1 total collateral to funding.