



INTEGRITY | FINANCIAL | GROUPS



Integrity Financial Groups now provides financing products for startup companies and owner operators. Integrity Financial Groups provides innovative financing solutions for a variety of companies to meet their equipment financing needs.

Equipment Loan Criteria

Transaction Sizes:	\$25,000 - \$250,000		
Pricing:	10% - 12%		
Structure:	Term Loan; 70 – 75%% LTV		
Terms:	3-5 years		
Down Payment:	20 - 30%		
Equipment:	Revenue Generating		
Credit Profile:	Owner Operators Judgments Used Equipment	Start-ups Repossessions Private Party Sale	620 + Credit Score Slow Pays

Full Disclosure:

- Application
- Personal financial statement
- Invoice(s) / Use of funds
- 3 months bank statements



Integrity Financial Groups – Provides leasing and financing products for lower middle market and middle market companies. Integrity Financial Groups provides innovative financing solutions for a variety of companies in meeting their equipment financing needs.

Middle Market Investment Criteria

Transaction Sizes: \$250,000 - \$10,000,000 (larger transactions considered depending upon deal attributes)

Structure:

- Operating Leases
- Capital Leases / Lease Purchase
- Term Loans – fixed rate secured by equipment
- Sale Leasebacks
- Refinances
- TRAC Leases
- Debt Structures

Terms:

3-7 years, depending on equipment type and age

Industries / Equipment:

Transportation	Manufacturing	Food Processing
Marine	Printing	Material Handling
Mining	Production	Construction
Oil & Gas	Aircraft	Medical
Other industries / assets considered		

Credit Profile:

- Application
- 2 years financial statements
- Current year-to-date interim financial statements
- Invoice(s) / Use of funds
- Facilities list / additional collateral including real-estate (for collateral based transaction)

Pricing:

Based upon credit quality and/or additional collateral of the transaction



Small Ticket Investment Criteria

Transaction Sizes: \$5,000 - \$250,000 (app only up to 75k)

Structure:

- Operating Leases
- Capital Leases / Lease Purchase
- Term Loans – fixed rate secured by equipment
- Sale Leasebacks
- Refinances
- TRAC Leases
- Debt Structures

Terms:

3-7 years, depending on equipment type and age

Industries / Equipment:

Transportation	Manufacturing	Food Processing
Waste	Printing	Material Handling
Mining	Production	Construction
Oil & Gas	IT	Medical
Other industries / assets considered		

Credit Profile:

Any Credit Score	Past Bankruptcy	Tax Liens
Judgments	Repossessions	Slow Pays
Start-ups	Owner Operators	Private Party Sale
Used Equipment		

Application Only:

- Application
- Invoice(s)
- 3 months bank statements

Full Disclosure:

- Application
- 2 years financial statements
- Current year-to-date interim financial statements
- Invoice(s) / Use of funds
- 3 months bank statements
- Facilities list / additional collateral (for collateral based transaction)

Pricing:

Based upon credit quality and/or additional collateral of the transaction



Collateral Based Lending

Transaction Sizes: \$10,000 - \$10,000,000 (larger transactions considered depending upon deal attributes)

Structure:

- Operating Lease
- Capital Leases / Lease Purchase
- Term Loans – fixed rate secured by equipment
- Sale Leasebacks
- Refinances
- Debt Structures

Terms: 3-7 years, depending on equipment type and age

Industries / Equipment:

Transportation	Manufacturing	Food Processing
Marine	Printing	Material Handling
Mining	Production	Construction
Oil & Gas	Aircraft	Medical
Other industries / assets considered		

Credit Profile:

Any Credit Score	Past Bankruptcy	Tax Liens
Judgments	Repossessions	Slow Pays
Start-ups	Owner Operators	Private Party Sale
Used Equipment		

- Application
- 2 years financial statements
- Current year-to-date interim financial statements
- Invoice(s) / Use of funds
- Facilities list / additional collateral
- Real-estate

Collateral: 2:1 collateral coverage on equipment and/or real-estate to justify the amount of the transaction

Pricing: Based upon credit quality and/or additional collateral of the transaction