



Equipment Finance Services



Equipment Finance Services provides financing products for existing companies with 2 years or more in business. Equipment Finance Services 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:	7% - 25%	
Structure:	Term Loan; 90 - 100% LTV	
Terms:	2-7 years	
Down Payment:	0 - 10%	
Equipment:	Revenue Generating	
Credit Profile:	630 + Credit	Judgments
	Used Equipment	Repossessions
	Private Party Sale	Score Slow Pays

App Only:

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



Equipment Finance Services – Provides leasing and financing products for lower middle market and middle market companies. Equipment Finance Services 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 100k)

Structure:

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

Terms: 2-7 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
Used Equipment	Owner Operators	Private Party Sale

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: 3-5 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