

### STANDARD PRICING GUIDELINES WITH PERSONAL GUARANTEE

A Rates	24-60 months
\$10,000 - \$49,999	7.75%
\$50,000 - \$500,000	7.25%

#### A Rate Guidelines - App-only up to \$200,000

- 5 years time in business
- 660+ PayNet, 700+ FICO, 50% revolving available
- 2 years of Tax Returns or Accountant Prepared Financials and 3 Months of Bank Statements required over \$200,000

B Rates	24-60 months
\$10,000 - \$49,999	8.75%
\$50,000 - \$250,000	8.25%

#### B Rate Guidelines - App-only up to \$100,000

- 3 years time in business
- 650+ PayNet, 670+ FICO, 50% revolving available
- 2 years of Tax Returns or Accountant Prepared Financials and 3 Months of Bank Statements required over \$100,000

C Rates	24-60 months
\$10,000 - \$49,999	12.00%
\$50,000 - \$100,000	11.00%

#### C Rate Guidelines

- 2 years time in business
- 640+ PayNet, 640+ FICO
- 3 months bank statements required with submission

#### Standard Guidelines

- Signed credit application (dated within 30 days)
- Copy of equipment quote/invoice (preferred)
- Comparable business borrowing required for requests \$50,000 - \$100,000 (50% of amount being requested)
- Comparable business borrowing required for requests over \$100,000 (75% of amount being requested)
- Pricing increase of +.50% to 1.00% for weaker collateral
- 25% Max soft costs
- 90 days deferred available for A Credit customers
- Max Commission\*:
  - 15 points on deals \$10,000 - \$99,999
  - 10 points on deals \$100,000 - \$199,999
  - 6 points on deals \$200,000+

\*Points exceeding the amounts listed above will be split between Apex and the Broker

#### Corp. Only Guidelines 7.00% Buy Rate

- Must be in business a minimum of 5 years
- Annual sales must be at least \$3MM
- Provide 2 years business tax returns or accountant prepared financials
- Provide the last 3 months of full business bank statements
- Financial statements must show profitability, acceptable leverage, and adequate cash flow
- Comparable business credit (75% of amount being requested) reporting on business credit reports as paid as agreed

#### Excluded Industry/Equipment List

- |  |   |  |
|--|---|--|
| <ul style="list-style-type: none"> <li>• Apex does not lend in: CA, NV, ND, VT</li> <li>• Aircrafts/Boats</li> <li>• ATMs</li> <li>• Audio/Visual</li> <li>• Cannabis</li> <li>• Casino/Gambling</li> <li>• Churches/Non-profits</li> <li>• Copiers</li> </ul> | <ul style="list-style-type: none"> <li>• Electric Vehicles</li> <li>• Equipment over 15 years old</li> <li>• Fad Medical</li> <li>• Furniture</li> <li>• Kiosks</li> <li>• Leasehold Improvements</li> <li>• Logging Equipment</li> </ul> | <ul style="list-style-type: none"> <li>• Nail Salons</li> <li>• Petroleum Industry (Oil/Gas)</li> <li>• Private Party Sales</li> <li>• Sale-Leasebacks</li> <li>• Signage</li> <li>• Tanning Beds</li> <li>• Trucking (Local &amp; Long Haul)</li> </ul> |
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## MEDICAL PRICING GUIDELINES WITH PERSONAL GUARANTEE

A Rates	24-60 months
\$10,000 - \$49,999	7.25%
\$50,000 - \$500,000	7.00%

### A Rate Guidelines - App-only up to \$200,000

- 5 years time licensed
- 700+ FICO, 50% revolving available
- 2 years of Tax Returns or Accountant Prepared Financials and 3 Months of Bank Statements required over \$200,000

B Rates	24-60 months
\$10,000 - \$49,999	8.00%
\$50,000 - \$250,000	7.50%

### B Rate Guidelines - App-only up to \$100,000

- 2 years time licensed
- 670+ FICO, 50% revolving available
- 2 years of Tax Returns or Accountant Prepared Financials and 3 Months of Bank Statements required over \$100,000

## PROGRAM REQUIREMENTS

- See Standard Guidelines on Page 1
- Healthcare license(s) active and in good standing with no significant or recent disciplinary actions
- The practice must be owned by a licensed MD, DO, DMD, DDS, OD, DPM, DVM, VMD or verifiable specialist.
- Essential use equipment for the practice.

## A+ PRICING GUIDELINES WITH PERSONAL GUARANTEE

A+ Rates	24-60 months
\$10,000 - \$49,999	6.75%
\$50,000 - \$500,000	6.50%

### A+ Rate Guidelines - App-only up to \$200,000

- 5 years time in business
- 670+ PayNet, 720+ FICO, 50% revolving available
- 2 years of Tax Returns or Accountant Prepared Financials and 3 Months of Bank Statements required over \$200,000

## PROGRAM REQUIREMENTS

- See Standard Guidelines on Page 1
- Max Age of Collateral = 5 years
- No Private Party Sales
- Max commission:
  - 8 points on deals \$10,000 - \$49,999
  - 6 points on deals \$50,000 - \$500,000

### Eligible Industries/Equipment Types

- Arbor/Landscaping
- Automotive Repair
- Construction/Trade Contractors
- Commercial/Industrial Cleaning
- Forklifts
- Industrial Machinery
- Machine Tools
- Medical/Dental/Veterinarian (5+ years established practice)
- Vocational Trucks
- Waste Management (no bins/containers)

**\*\*\*Don't see an industry or equipment that you would like us to consider for this pricing? Please call to discuss.**

## FOR MORE INFORMATION CONTACT:

Stephanie (Hall) Costa, CLFP  
SVP, Indirect Lending  
267-470-3118  
scosta@apexcommercial.com

Donald Wampler, CLFP  
Managing Director, Equipment Finance  
267-470-1933  
donald@apexcommercial.com



**Application Submissions**  
credit@apexcommercial.com

**Document Requests**  
docs@apexcommercial.com

**Funding Submissions**  
funding@apexcommercial.com