



# ADVANTAGE+

Your Direct Business Lender

## BROKER Ideal Customer Profile for Non-Trucking Applications of up to \$75,000

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|---|--|
| Company Name  | Advantage+ Financing   |
| Representative Name   |  |
| Email Address   | <b>Send All Credit Applications to Sales Support:</b><br><a href="mailto:SalesSupport@advantageplusfinancing.com">SalesSupport@advantageplusfinancing.com</a>  |
| Phone Number  | (262) 439-7600   |
| Are you a broker for other lenders?   | No   |
| Do you do startup businesses?   | Yes.   |
| Minimum industry experience (years)?  | 3 years  |
| Credit Range (ABCD)   | A to B-  |
| What is your minimum FICO score?  | 680 FICO v5 (Equifax) – 700+ for Start-Ups   |
| What is maximum collateral age (years)?   | No age restrictions  |
| What is the maximum mileage on a vehicle?   | No mileage restrictions  |
| What is your typical minimum down payment %?  | 10% down (additional 10% security deposit for Start-Ups)   |
| What is the maximum loan term (in months)?  | 60   |
| What is the maximum single application loan amount?   | $\leq \$75,000$  |
| Expected submission to decision turn-around time?   | 1 business day   |
| Do you require financials?  | May need 4 months' bank statements, and/or Personal Financial Statement for each PG.   |
| Do you require tax returns?   | Not required for applicants with 2 years or more in business unless credit history is limited or has issues. If the application is for a Start-Up, prior year personal taxes will likely be required.  |
| Do you require bank statements?   | See Financials   |
| Do you finance bankruptcies? If so, how long after it has been discharged are customers eligible? | No   |
| Do you extend credit with judgements in the history?  | No   |
| Do you extend credit with foreclosures in the history?  | No   |
| Do you extend credit with repossessions in the history?   | No   |
| Are Broker points/markups built into the funding amount?  | Yes  |
| Do you accept DocuSign?   | Yes  |
| Do you have any other credit conditions?  | Underwriting Call is made on every application prior to final approval.  |
| Is there anything else we should note?  | No tax liens. No collections or charge-offs in the past 3 years. Prefer 7 years' trade history and 80% comparable credit. Prefer secondary source(s) of income: <ul style="list-style-type: none"><li>• working spouse/PG,</li><li>• pension</li><li>• etc.</li></ul> US Citizen only<br>\$10,000 loan minimum |