

**STANDARD PRICING GUIDELINES WITH PERSONAL GUARANTEE**

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

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

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

**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 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 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> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|



## 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

- |                                                                                                                                                                                                             |                                                                                                                                                                                                                                                        |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Arbor/Landscaping</li> <li>• Automotive Repair</li> <li>• Construction/Trade Contractors</li> <li>• Commercial/Industrial Cleaning</li> <li>• Forklifts</li> </ul> | <ul style="list-style-type: none"> <li>• Industrial Machinery</li> <li>• Machine Tools</li> <li>• Medical/Dental/Veterinarian (5+ years established practice)</li> <li>• Vocational Trucks</li> <li>• Waste Management (no bins/containers)</li> </ul> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

\*\*\*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