



ADVANTAGE+

Your Direct Business Lender

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

Company Name	Advantage+ Financing
Representative Name	
Email Address	Send All Credit Applications to Sales Support: SalesSupport@advantageplusfinancing.com
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?	≤\$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">• working spouse/PG,• pension• etc. US Citizen only \$10,000 loan minimum