



# Your business moves faster than banks. So do we. TPO Program Guide

## Program Details

- Transaction Size: \$50,000 - \$5,000,000+
- Acceptable Credit Profiles: A thru C (640 Min FICO, 660 Paynet)
- Geography: United States and Canada
- Application Only \$1,000,000 (see below)
- Terms: 24-60 months
- Application Only Risked Based Pricing Starting at 6.95%
- Structures – EFA, \$1, FMV
- TIB: 2+ Years
- Used Equipment up to 10 years old

## General Credit Guidelines

- Comparable Credit:  $\geq$  financed amount, aged at least 12 months
- Lack of Comparable Credit or other perceived profile weakness mitigated with Bank Statements, Tax Returns or CPA prepared Audited/Reviewed Financial Statements
- Bankruptcies, both personal and entity, must be greater than seven years since the occurrence. Multiple bankruptcies will not be considered
- All Suits, Liens, and Judgments must be mitigated
- Past BK, Judgement, Liens permissible under certain circumstances

## APPLICATION ONLY

### Up to \$250,000:

- Medical equipment such as imaging machines, diagnostic devices, patient beds, surgical tools, and other healthcare-related equipment
- IT hardware and software such as servers, computers, networking equipment, data center infrastructure and software licenses and cloud services
- Office equipment such as furniture, photocopiers and phone systems
- Restaurant/Food service equipment such as commercial ovens and refrigeration equipment
- Retail equipment such as POS systems, security systems and display fixtures

### Up to \$500,000:

- Transportation/Fleet vehicles such as cars, trucks, vans, and other vehicles used for business operations
- Agricultural equipment such as tractors, harvesters and planters
- Energy/Utilities/Mining equipment such as generators, HVAC systems and renewable energy infrastructure

### Up to \$1,000,000:

- Heavy machinery/Construction equipment such as excavators, cranes, bulldozers
- Manufacturing equipment such as production lines, CNC machines and industrial robots
- Material Handling Equipment such as forklifts, pallet jacks and conveyors
- Printing Equipment

## RESTRICTIONS:

Travel agencies, brokerage freight trucking, adult entertainment, real estate holding companies, trucking company fleet under 25 trucks, real estate agents and brokers, owner operator trucking, multi-level marketing companies, local retail with low revenue, spas or private pay healthcare, gasoline stations, pawn shops, embroidery and laundry, taxi and limo services, commodity brokers and security brokers, underground coal mining, nursing care facilities, loan brokers and mortgage brokers, federal government non-essential equipment, political campaigns, local government non-essential equipment, jewelry or precious stones dealers, startup service businesses, small not-for-profits.

## Contact Us Today:

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