



Credit Guidelines

- Program A** **\$5,000 - \$49,999:** 600 or higher (application only)
- Min 2-3 years time in business, present control
 - 5 yrs clean credit history, No major derog w/ min 7 trade lines
 - Personal guaranty required with each owner over 20%
 - Bank Reference—Med-4 (banks statements or Bank Rating--No NSF's allowed!)
 - D & B Report Listed
 - Comparable debt borrowing on biz or personal credit (50% of amount borrowed)

- Program B** **up to \$75,000:** 650 or higher (application only)
- Min 3-5 years time in business, present control
 - Personal guaranty required with each owner over 20%
 - Bank Reference—Low-5 (banks statements or Bank Rating--No NSF's allowed!)
 - Company must be D & B Rated if not we need a comp rating
 - Comparable debt borrowing on biz or personal credit (50% of amount borrowed)

- Program C** **up to \$100,000+** 680 or higher (application only)
- Min 5-7 years time in business, present control
 - Personal guaranty required with each owner over 20%
 - Bank Reference—Low-5 (banks statements or Bank Rating--No NSF's allowed!)
 - Company must be D & B Rated if not we need a comp rating
 - Comparable debt borrowing on biz or personal credit (50% of amount borrowed)

- Program D** **\$75,000+ full financials** 650 or higher
- 5 years+ time in business, present control
 - Two (2) years business tax returns
 - Two (2) years personal tax returns (for each owner)
 - Personal Financial Statements
 - Current Interim Financial Statements (P&L & Balance Sheet)
 - Bank Reference—Low-5 (banks statements or Bank Rating--No NSF's allowed!)
 - Debt Schedule, Income Budget & Projection

- Program E** **\$5,000- \$75k** (corp only)
- Time in business minimum of 5-7yrs, industry & asset restrictions apply. Financials maybe required. 25+ employees. D&B rated & paydex of 65+.

Liberty Capital has program for non-conforming customers, which may vary per lender, credit and amount request. Please consult your Finance Manager to preview your current situation.

Additional Info...1 or 2 advance payments required

- **Labor, installation & delivery cost** --Up to 20% of the equipment cost—**Sales tax can be financed as well!**
- **Customers with BK must have reestablished credit with no recent derog** (5+ dis-charge/missed)
- **Programs don't qualify for O/O and long haul operators.**
- **Start up program will be considered up to \$30k. No open tax liens, judgments**
- **Finance terms varies per program, no age restriction for qualified asset & terms up to 60 month**



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CREDIT RELEASE AUTHORIZATION FORM

By signing below, the undersigned individual, recognizing that his or her individual credit history may be a determining factor in the execution of a credit decision and who is a recognized registered owner, principal, and/or guarantor of the subject business, hereby consents to and source contracted and/or associated with Liberty Capital Group, Inc. to obtain, review and investigate personal and business credit bureau reports, bank accounts, trade accounts, tax and financial statements and any other pertinent financial data that may assist in the credit evaluation of the applicant.

By signing below, the undersigned individual(s) agree(s) to hold harmless Liberty Capital Group, Inc. and its registered agents, representatives, associated lenders and funding sources and its assigns, as well as any referencing parties from banks, credit bureaus, and financial consultants, from any liability associated with the possession and /or representation of requested credit information. A photocopy or facsimile copy of this authorization shall be as valid as the original.

Legal Company Name: _____

Principal Name #1: (Printed) _____

Social Security: _____ Date of Birth: _____

Title: _____ Date: _____

Signature: _____

Principal Name #2: (Printed) _____

Social Security: _____ Date of Birth: _____

Title: _____ Date: _____

Signature: _____



Fax back to 619-819-9974



VENDOR / SUPPLIER PROFILE

Legal Business Name: _____ Trade Name: _____

Primary Business Address: _____

Type of Business: (Check One) _____ Corp _____ LLC _____ Partnership _____ Sole Prop _____

Time in Business: _____ Time In Business Under Current Ownership: _____

Phone #: _____ Fax #: _____

Sales Force: _____ Resale Cert. #: _____ Fed Tax #: _____ Dun & Bradstreet #: _____

Main Contact: _____ Email: _____

Website: _____

Type of Equipment Sold (include Brand Names) _____

Equipment Type: New Used Are You An Authorize Vehicle Dealer? No Yes, Dealer Lic #: _____

Ave. Equip Cost: _____ # of Lease Transaction a Mos _____ Primary Trading Area(s): _____

OWNERSHIP: (Must provide if Business is Under 2 years Old)

Principal Name 1: _____ Title _____ Soc. Sec. No. _____ % Of Ownership _____

Home Address: _____

Principal Name 2: _____ Title _____ Soc. Sec. No. _____ % Of Ownership _____

Home Address: _____

BANK REFERENCE:

Bank Name: _____ Account Number: _____ Phone #: _____

WIRE TRANSFER INFO --Funding Option:

Bank Name: _____ Wire Routing Number: _____ Account #: _____

ACH QUICK FUND --Funding Option: (Please attach a voided check for this method)

Bank Name: _____ Routing Number: _____ Account #: _____

FINANCE COMPANY / LENDING INSTITUTION REFERENCE:

Finance Co: _____ Contact: _____ Phone #: _____

Finance Co: _____ Contact: _____ Phone #: _____

SUPPLIER/VENDOR /MANUFACTURER REFERENCE:

Company: _____ Account #: _____ Phone #: _____

I hereby certify that all information contained in this profile is true and complete to the best of my knowledge. I hereby authorized Liberty Capital Group, inc., its successors and/or assigns and funding sources to verify the information contained in this information sheet, and i further hereby authorize any of the references contained in this information sheet to release credit information to Liberty Capital.

Signature: _____ Title: _____ Date: _____