TARGETED LENDING CO., LLC

Credit Matrix



| RATES | TIER | 3 YEARS OR MORE TIME IN BUSINESS | PG AVER- AGE FICO SCORE | 75% COMP. DEBT PAIR FOR 6 MONTHS | HOME OWNERSHIP | 50% + REVOLVING AVAILABIL- ITY | LESS THAN 3 INQUIRIES IN THE PAST 3 MONTHS | 7+ YEARS CREDIT HISTORY WITH 7+ TRADE LINES | 3 MONTHS OF BANK STATEMENTS REQUIRED |
|--------|------|--|-------------------------------|---|-------------------|---|---|---|---|
| 6.00% | + | ✓ | | ~ | ~ | ~ | ~ | > | |
| | A | ✓ | 665+ | ~ | > | > | ~ | > | |
| | - | ✓ | | ~ | ~ | ~ | ~ | ~ | |
| | + | ✓ | 650-665 | ✓ | ~ | ~ | | ~ | |
| | В | ✓ | | ~ | | | | > | |
| | - | | | | | | | > | |
| | + | | | | | | | ~ | \checkmark |
| | с | | 625-650 | | | | | | \checkmark |
| 20.00% | - | | | | | | | | \checkmark |

- Long-Haul Trucking generally will fall into the B credit tier.
- Hotels, Restaurants, Logging, C-Stores and Trucking require the last three months business bank statement.
- Banks or additional information may be requested for other industries to support the request.
- Requested finance size and actual available dollars are considered when analyzing revolving availability.
- Industry and collateral resale value may affect pricing.
- Past business and personal bankruptcies must be older then then 7 years and Borrower must have reestablished credit.

Targeted Lending Co., LLC

5500 Main Street, Suite 300 Williamsville, NY 14221 Phone:716-266-6700Fax:716-276-3424Web:www.targetedlending.comContact:www.targetedlending.com/contact-us

Submit Apps to: credit@targetedlending.com

Submit Docs to: documents@targetedlending.com