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

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