



RATES	TIER	3 YEARS OR MORE TIME IN BUSINESS	PG AVERAGE FICO SCORE	75% COMP. DEBT PAIR FOR 6 MONTHS	HOME OWNERSHIP	50% + REVOLVING AVAILABILITY	LESS THAN 3 INQUIRIES IN THE PAST 3 MONTHS	7+ YEARS CREDIT HISTORY WITH 7+ TRADE LINES	3 MONTHS OF BANK STATEMENTS REQUIRED	
<b>6.00%</b>  <b>20.00%</b>	+	✓	665+	✓	✓	✓	✓	✓		
	A	✓		✓	✓	✓	✓	✓	✓	
	-	✓		✓	✓	✓	✓	✓	✓	
	+	✓	650-665	✓	✓	✓			✓	
	B	✓		✓					✓	
	-								✓	
	+		625-650						✓	✓
	C									✓
	-									✓

- 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 than then 7 years and Borrower must have reestablished credit.