

# Broker Program

2021



## Updated Information about SLIM Capital's Programs & Products

Send All Deals to: [Deals@slimcapital.com](mailto:Deals@slimcapital.com)

### WHY GO ANYWHERE ELSE WITH YOUR DEALS?

#### “TIER I” CREDIT PROGRAM GUIDELINES

- Application only up to \$300K
- 675+ FICO Score
- Terms Up to 72 Months
- \$10K Average Bank Balance
- 3+Years Time in Business
- No Suits, Liens, Judgements or BK
- No Paynet Scoring
- Attractive Early Payoff Options

#### “TIER II” CREDIT PROGRAM GUIDELINES\*

- Application only up to \$150K
- 600+ FICO Score
- Terms Up to 72 Months
- 2+ Years Time in Business
- No Open Liens, Judgements, or BK

#### “TIER III” CREDIT PROGRAM GUIDELINES\*

- Application only up to \$75K
- 600 or Below FICO Score
- Terms Up to 60 Months
- 2+ Years Time in Business

#### “START-UP BUSINESS” PROGRAM GUIDELINES\*

- Max financing amount of \$60K (i.e. \$75K equipment cost with 20% down ACH is mandatory)
- 70+ FICO AND home ownership for all personal guarantors
- 50% Comparable Debt
- 20% Minimum Down Payment or Security Deposit

***Every Deal Has A Story...Tell Us Yours!***



\*Published guidelines represent the minimum requirements for each program and are subject to lender discretion.



## **“OTR - OVER-THE-ROAD” TRUCKING PROGRAM GUIDELINES**

Fleet Size must be VERIFIED with the original submission of the transaction - unverified fleet sizes will default to the highest verifiable fleet or default to Owner/Operator.

### **VERIFIABLE SOURCES:**

#### **SAFER**

Insurance Certificate / Documentation  
U.S. DOT Registration  
Copy of vehicle titles  
Cash Flow Verification - see your  
Relationship Manager for specifics

### **TIER I PRICING PROGRAM:**

- Verified Minimum of 10 Trucks in Fleet
- \$25k+ Average Bank Balance
- 5+ Years Time In Business
- Must qualify for TIER I credit conditions
- Required 3 months bank statements

### **TIER II PRICING PROGRAM:**

- Verified Minimum of 1 Truck in Fleet
- \$10k+ Average Bank Balance
- 2+ Years Time In Business
- Must qualify for TIER II credit conditions
- Required 3 months bank statements

## **SUBMISSION REQUIREMENTS:**

### **APP ONLY (Up to \$300K)**

Signed Credit Application  
Equipment Invoice  
3 Months Full Bank Statements

### **\$300K - \$500K LIGHT FINANCIALS**

Same as APP ONLY requirements  
One Year Financial Statements (Business and Personal)  
Current Year Interim Financial Statements  
Personal Financial Statement  
Debt Schedule  
Equipment/Purchase Justification

### **\$500K+ FULL FINANCIALS**

Same as LIGHT FINANCIALS requirements  
Three Years Financial Statements (Business and Personal)  
Three Years Tax Returns