



Broker Program

2021

Updated Information about SLIM Capital's Programs & Products

Send All Deals to: 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 *

**Additional hard collateral considered for non-qualified applicants*

- 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 *

SLIM'S “TIER III” Credit Program is for transactions that fall outside our Tier I and II Programs, yet are deals that “make sense”.

- 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 *

SLIM Capital consider new businesses with less than two years' time in business if the customer meets specific credit requirements and under certain structures.

- 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.



Your Business Has Needs...Let's Grow Together

“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



SLIM CAPITAL
Simplified Finance Solutions

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