



Titled Vehicle Underwriting Guidelines

Program # 1

Application Only	\$5,000 - \$75,000
Time in Business	2 years up to \$25,000, 3 years over \$25,000
Collateral	Vocational type trucks and Trailers (no over the road)
Age of Equipment	Up to 5 years old on trucks, up to 10 years old on trailers
Comp Values	Broker must provide comp values upon submission for used
Private Party	No
Bank Requirements	Mod 4 up to \$25,000, Low 5 over \$25,000 (need last 3 months complete bank statements upon submission)
Comp Debt	No comp required under \$25K, over \$25K 70% comp required (Paynet, D&B Accepted for comp debt)
Credit Score Guideline	675 +
Home Ownership Required	Yes
PG Revolving Debt	Limited revolving debt with 60%+ revolving available (high revolving balances will require personal tax return & pfs)
Recent Inquiries	Need complete explanations for recent inquiries at submission (last 6 months)
Restricted States	AK, AR, HI, LA



Titled Vehicle Underwriting Guidelines

Program # 2

Application Only	\$5,000 - \$35,000
Time in Business	2 years minimum
Collateral	All
Age of Equipment	up to 10 years old
Comp Values	Broker must provide comp values upon submission for used
Private Party	Yes
Bank Requirements	Mod 4 or higher (need last 3 months complete bank statements upon submission)
Comp Debt	70% required with 12 month pay history
Credit Score Guideline	650 +
Home Ownership Required	Yes
PG Revolving Debt	Limited revolving debt with 60%+ revolving available (high revolving balances will require personal tax return & pfs)
Recent Inquiries	Need complete explanations for recent inquiries at submission (last 6 months)
Restricted States	None

Additional Programs for Titled Vehicles are available from BSB Leasing Syndication

Contact your Broker Service Rep for complete details or to preview a transaction

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