



Application only to \$150,000!

BSB Leasing, Inc. through its internal syndication group offers Application Only limits up to \$150,000!

Lease Size: \$10,000 Up To \$150,000 Application Only

Terms/ Structure: 2 to 5 year terms available.

(These transactions can be structured as EFA's or Leases)

Pricing: Based on Application Only published rates

(Applies to rates in effect at the time of approval)

CREDIT CRITERIA	\$10,000 to \$74,999	\$75,000 to \$150,000
Time in Business Under Current Ownership	3 years	5 years
Average Bank Balance	N/A	\$25,000
Minimum D&B Paydex	60	65
Comparable Term Credit	80%	80%
GUARANTOR DATA	\$10,000 to \$74,999	\$75,000 to \$150,000
Minimum Fair Isaac	625	690
Years in Credit Bureau	5	5
Minimum Trade Lines	5	5
Majority Owner Must Be a Homeowner	Yes	Yes

*** Mortgage can be used to fulfill the comp credit requirement**

*Certain equipment and industries are not acceptable under this program. Call for details:

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Commercial Program

with only 1 Years' Financials!

BSB Leasing offers low Commercial Rates from \$20,000 up to \$300,000 requiring only 1 years' financials!

Lease Size: \$20,000 Up To \$300,000

Terms/ Structure: 2 to 7 year terms available

Pricing: Standard published commercial rates apply

Equipment Types: Most equipment is eligible

Credit Requirements	\$20,000 to \$149,000	\$150,000 to \$300,000
<i>In addition to a signed credit application</i>		
Most recent one year end financial statement <i>(must be less than 1 year old)</i>	Yes	Yes
Corresponding business tax return <i>(Unless financial statement is reviewed or audited)</i>	Yes	Yes
Personal financial statement on owner(s) <i>(signed),(if business is closely held)</i>	Yes	Yes
Most recent year tax return on Owner(s) <i>(signed),(if business is closely held)</i>	N/A	Yes
Guarantor(s) has a minimum Fair Isaac Score of 650	Yes	Yes
Current Interim financial statement	N/A	Yes

** Transactions \$300,000 - \$500,00 require 3 years of financials*

Please feel free to contact your Broker Representative with any questions.

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