



# ADVANTAGE+

Your Direct Business Lender



## Ideal Customer Profile

[www.AdvantagePlusFinancing.com](http://www.AdvantagePlusFinancing.com)  
(800) 949-7040

*Our mission is to be the best at small businesses lending and relationship building.*

## Non-Startup

≤ \$100,000

These are the preferred guidelines for lending to an established, non-trucking businesses looking for an equipment loan ≤ \$100,000

≥ 625 Trans Union      ≥ 5 years' trade  
≥ 650 Equifax FICO      and/or  
≥ 640 PayNet      credit history

## ≤ \$75K requested

Application only.  
May require ≥ 3 months' bank statements.

## ≤ 100K requested

Previous year's personal & business taxes for each PG.  
PFS for each PG.  
YTD P&L and Balance Sheet.

## Credit History

≥ 1 year in business,  
3 years in business preferred  
Financially stable company.  
No bankruptcies, foreclosures, tax liens or repossessions in the past 10+ years.  
No unpaid collections or charge-offs in the past 3+ years  
Does not include: small medical, cable, or cellular accounts.

Least preferred businesses: Cannabis, fitness equipment, copiers, credit card machines (merchant cash).

Exercise caution with businesses born from passion rather than working business knowledge (restaurants, food trucks, hairdressers, etc.)



*Proving customer financing for vendors in all 50 US States since 1992.*

