



# 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 - \$250,000+

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

$\geq$  690 Trans Union

$\geq$  5 years' trade

$\geq$  725 Equifax FICO

and/or credit

$\geq$  685 PayNet

history with

comparable credit

to at least \$90K

## $\leq$ \$100K requested

Advantage+ provides 100% of the funding and maintains 100% of the loan servicing.

## $\geq$ \$250K requested

Advantage+ may bring in additional funding partners, but will maintain 100% of the loan servicing.

## Credit History

Clean Experian Commercial report.

May also pull D&B reports.

$\geq$  3 months' bank statements.

$\geq$  5 years in business preferred.

Financially stable company.

No bankruptcies, foreclosures, tax liens or repossessions in the past 15+ years.

No unpaid collections or charge-offs in the past 7+ years.

Does not include:

small medical, cable or cellular accounts.

Prefer a minimum of 2-3 previous equipment loans/lines of credit.

Prefer \$50K+ in the bank after all down payments and/or upfront monies are paid.



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

