



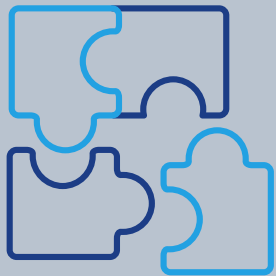
SLIM CAPITAL
Simplified Finance Solutions

BROKER PROGRAM 2023 Q1

Updated information about SLIM Capital's Programs & Products
Submit all deals to: deals@slimcapital.com

"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

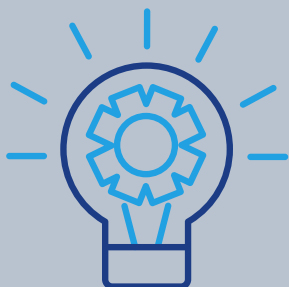


"TIER II" CREDIT PROGRAM GUIDELINES

- 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

- 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

- Max financing amount of \$60K (i.e. \$75K equipment cost with 20% down ACH is mandatory)
- 700+ 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

"OVER THE ROAD" TRUCKING PROGRAM GUIDELINES

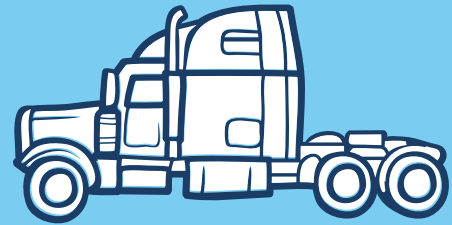
Fleet Size must be VERIFIED with the original submission of the transaction – unverified fleet sizes will default to the highest verifiable fleet or default to Owner/Operator.

ACCEPTABLE FORMS OF FLEET SIZE VERIFICATION

- SAFER
- Insurance Certificate/Documentation
- U.S. DOT Registration
- Copy of vehicle titles
- Cash flow verification - see your Relationship Manager for specifics

"OTR 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



"OTR 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

COLLATERAL BACKED PROGRAM

Challenged credits with additional collateral to support the financing
Assets considered:

Real Estate | Yellow Iron | Machine Shop Tools | Hard Assets with strong secondary market value

SUBMISSION REQUIREMENTS

APP ONLY (UP TO \$300K)

Signed Credit Application | Equipment Invoice | Three 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

WHY GO ANYWHERE ELSE WITH YOUR DEALS?



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