

ENGS Commercial Finance Co. actively purchases equipment finance transactions from banks, finance companies, lessors, captives and vendors.

Risk Assessment Criteria | App-Only < \$500K

APP-ONLY TARGETED CREDIT PROFILE	
Time in Business	3+ years
Satisfactory Financial Reference	Comparable Credit, 12+ months
PayNet	650+, with on-time payment history
Personal Guarantor(s)	680+ FICO, satisfactory personal credit.
D&B Report / PAYDEX	Satisfactory / 55+

Risk Assessment Criteria | Full Financial Disclosure > \$500K

FULL FINANCIAL TARGETED CREDIT PROFILE	
Time in Business	4+ Years
Financial Quality	Audited or Reviewed Financials (Internally prepared with tax returns)
Revenue	\$3MM+
Sales & Earnings Trend	Generally positive
EBITDA to Debt Service	> 1.05X
Debt to EBITDA	< 4.0X

Structures/Products: One-off or portfolio purchase, equipment loans, finance or TRAC leases, discount FMV leases. 100% advance rates.

Repayment Terms: 2 to 7 years. Full amortization (may include step and/or balloon payments).

Equipment Types: New or used equipment including heavy and medium duty trucks & trailers (OTR, vocational, delivery trucks), industrial, construction, manufacturing, printing, packaging, food production and material handling.

Geography: United States