



Leasing Innovations, Incorporated

437 S. Highway 101, Suite 104, Solana Beach, CA 92075

## COMMERCIAL PROGRAM CREDIT CRITERIA

### Requirements

Company in business minimum of 3 years (will consider startups utilizing higher rates)

Personal guarantees are required on all proprietorships, partnerships, and "S" corps (most cases).

The principal of the corporation must be willing to provide his/her Social Security number and home address to verify no previous bankruptcies (for companies in business less than 10 years).

The application must be completed in its ENTIRETY. References must be able to verify length of time in business and establish comparable credit.

First and last payments are typically required upon delivery of equipment.

Maximum term is 60 months.

Leases that include computer hardware have maximum 30 month terms (limited exceptions)

If applicant's Dun & Bradstreet report does not contain financial information, financials may be requested.