



- We focus and specialize in equipment leases for “Start-Up” businesses (under 2 years TIB) and “B” credits (including prior BK).
- \$1-\$30K financed, 24-60 months.
- “Tier 6” program up to \$10,000 and 36 months.
- Application only to \$30K, “sweet spot” is transactions \$5-\$15K.
- Transaction over \$15K require a “Higher Quality Credit” per page 6 of Broker Guidelines.
- **ALL** leases require ACH and Personal Guaranty of business owners, no exceptions.
- Most transactions require 2 payment true Security Deposit (not First & Last). SD can be applied to purchase option.
- Transactions \$10K and under may be eligible for Zero Security Deposit Program (NOTE: Separate Rate Sheet Required)
- Titled Vehicles:
 - We finance titled vehicles except in the following states: CO, CT, IA, ND, NY, RI, SD, WV, WY, or NJ
 - We will not finance any vehicle requiring apportioned plates.
- 100% vendor prefunding available for qualified vendors.
- Food & Beverage Industry (including restaurants) requires at least two year times in business.
- 15 points broker commission.
- No approval cost variance – please contact Pawnee for any approval increase.
- Site inspections required on transactions over \$15K, \$10K if business is home based.
- End of lease options:
 - FMV not to exceed 15% (true FMV only in AR)
 - We do not offer a \$1.00 Purchase Option, but rather the “Term Residual Lease”. The purchase option is spread out over final payments (i.e. 36 months lease: 33 required payments, if lessee wishes to own equipment they make final 3 payments for 36 month term)
 - Brokers may participate in residual assignments. Please contact Pawnee for further information

Visit www.PawneeLeasing.com/audio_training.asp for our online training center!

Please contact your sales manager or Regional Marketing Representative with any further questions.

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