

Credit Guidelines & Flexible Financing Options



Credit Guidelines: General Guidelines for a Lease or Loan:

1. In business at least 3 years. If less than 3 years, a company is considered a start-up, which can only be approved under certain circumstances.
2. The principals must have good clean personal credit. Tax liens and judgments must be satisfied.
3. A business checking account of at least a "mid 4 figure average balance", and no NSF's
4. Company should exhibit the ability to satisfy past levels of comparable debt.

Flexible Financing Options: Select the one that is right for you:

"Application Only": For requests up to \$100,000

1. A Completed Credit Application (Please Print Very Clearly)
2. Proposal or quote for the equipment and installation needed.
3. Bank statement summary pages from your business checking account for the last 3 months. (Usually the 1st page of the statement)

Commercial Lite Financial Package: For requests of \$35,000 to \$250,000 for better rates than "Application Only".

A financial package including the following will be required:

1. Credit Application (Please Print Very Clearly); completed with all information requested under "Application Only" above.
2. Most recent F-Y-E tax return or audited or reviewed financial statement. Company interim financial statement.
3. Current (within 6 months) personal financial statement on principal(s)

Full Commercial Financial Package: For request of \$35,000 and up for our best rates

A full financial package including the following will be required:

1. Credit Application; (Please Print Very Clearly) completed with all information requested under "Application Only" above
2. Last F-Y-E audited, reviewed or compiled financial statements (plus interim if last year end is more than 6 mos. old).
 - a. If the company's financial statements are compiled or reviewed, the corporate tax returns for the last 3 years are also required.
3. 2 years of personal tax returns of the principal(s) for companies which are closely held (a partnership or sub-S corp.).
4. Current (within 6 months) signed Personal Financial Statements of the principal(s) for all closely held companies, sub-S corporations and partnerships.
5. Complete equipment description or a copy of vendor's proposal.
6. Brief history of company and specifics on this project/ request.

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