



ELEVEX
CAPITAL

General Inquiries

216-243-1200
marketing@elevexcapital.com
elevexcapital.com

Your business moves faster than banks. So do we. Program Guide

Program Details

Transaction Size: \$50,000 - \$50,000,000+

Acceptable Credit Profiles: A thru C
(640 Min FICO, 660 PayNet)

Geography: United States, Canada, PR

Application Only: \$1,000,000 (see below)

Term Lengths: 24-84 Months

Assets & Industries: Essential Use General

Application Only: Risked Based Pricing

Structure Types: All structures, EFA, \$1, FMV,
1st Ammend, TRAC, Loan, Rental, PPA

Age: New and Used Equipment (no restriction)

Portfolio Purchases and Forward Flow

APPLICATION ONLY

Up to \$250,000

- **Medical equipment:** imaging machines, diagnostic devices, patient beds, surgical tools, and other health care-related equipment
- **IT hardware and software:** servers, computers, networking equipment, data center infrastructure and software licenses and cloud services
- **Office equipment:** furniture, photocopiers and phone systems
- **Restaurant/Food service equipment:** commercial ovens and refrigeration equipment
- **Retail equipment:** POS systems, security systems and display fixtures

Up to \$500,000

- **Transportation/Fleet vehicles:** cars, trucks, vocational, vans, and other vehicles used for business operations
- **Agricultural equipment:** tractors, harvesters and planters
- **Energy/Utilities/Mining equipment:** generators, HVAC systems and renewable energy infrastructure

Up to \$1,000,000

- **Heavy machinery/Construction equipment:** excavators, cranes, bulldozers
- **Manufacturing equipment:** production lines, CNC machines and industrial robots
- **Material Handling Equipment:** forklifts, pallet jacks and conveyors
- **Printing Equipment**

RESTRICTIONS:

Travel agencies, brokerage freight trucking, adult entertainment, real estate holding companies, trucking company fleet under 25 trucks, real estate agents and brokers, owner operator trucking, multi-level marketing companies, local retail with low revenue, spas or private pay healthcare, gasoline stations, pawn shops, embroidery and laundry, taxi and limo services, commodity brokers and security brokers, underground coal mining, nursing care facilities, loan brokers and mortgage brokers, federal government non-essential equipment, political campaigns, local government non-essential equipment, jewelry or precious stones dealers, startup service businesses, small not-for-profits.

General Credit Guidelines

- Comparable Credit: >= Request amount, aged 12 months
- Scoring Model: Blends PayNet MS, SBS, SBRI and FICO
- TIB > 2 yrs min. Preferred > 5+yrs

Market Profile

A – Super Prime- FICO>= 760, MS>= 680, TIB>=5 yrs
B – Prime – FICO>= 700, MS>= 660, TIB>= 3 yrs
C – Acceptable – FICO>= 640, MS>= 640, TIB>= 2 yrs
D – Sub-prime – FICO < 640, MS < 640, TIB <2 yrs
(C & D credits may be acceptable with recourse program)

- BK's, greater than seven years. Multiple BK's=No deal
- All Suits, Liens, and Judgments must be mitigated
- Full Financials - 3 year package, audited/reviewed preferred

Capital Markets Contacts

Cory Damm 603.630.7427 cdamm@elevexcapital.com

Rebecca Betts 904.229.5434 rbetts@elevexcapital.com

2211 Crocker Road Suite 160
Westlake, Ohio 44145
NMLS # 2685410
CA Lender Lic:#603K988