

Triad Leasing & Financial, Inc.

EQUIPMENT FINANCE PROGRAM

Broker Services

Effective: 1st Qtr 2009

Monthly Rate Buy factors

Term	"A" Credit	"B" Credit	"C" Credit
24	.04562	.04664	.04773
36	.03247	.03353	.03466
48	.02597	.02706	.02824
60	.02212	.02325	.02447

- All factors assume 10% Upfront Payment and 5% Broker fee.
- For higher fee (MAX 8%), Upfront Payment from Lessee must increase directly.

Credit Criteria

CBR (Beacon)	"A" 670>	"B" 669-640	"C" * 639-625
TIB	3 yrs	2 yrs	3 yrs
Homeown	Yes	Yes	Yes
Direct Ck	Satis	Satis	Satis
Comp Cr	Yes	Yes	Yes
Bank Bal	L-5	M-4	M-4
Rev Avail	50%	50%	50%
Bankrupt	None	5 years	3 Years
Derog	None	No open	No open

Term Matrix OTR Trucks/Trailers (not reefers) *

Term	Age
60	2007-2009
48	2004-2006
36	2002-2003
24-30	2001 & Older *

* Requires special pricing and circumstances and 20% minimum down.

- Motor Carrier Permits must be in Lessee's name. If operating under another's carrier permit, Triad must receive a copy of their Agreement prior to documentation.
- A copy of any warranties financed are required for Triad's files prior to documentation.
- Trucks 600K> must have 2-year minimum warranty on engine and transmission.

Policy Summary

- No app-only programs. We usually need YTD P&L, 2-year tax return, 4-mos. bank stmts, and often personal financial stmt.**
- All owners guarantee.
- Triad contacts lessees directly before docs/final approval.
- Co-Signers no cure for bad credit.
- Triad verifies asset values.
- Triad complies with Patriot Act.
- Triad requires enough information to make our decision.
- Trucker Questionnaires are required on all truck/trailer deals.
- Business History/Summary write-up required.**

Term Matrix Reefer Trailers *

Term	Age
60	2007-2009
48	2005-2006
24-36	2002-2004

* Reefers cannot be older than 2002.

IMPORTANT NOTE:

All trucks and trailers require the completion of Triad's Trucker Questionnaire and Spec Sheet, which can be found on this website.

Contact Information

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