

## Foremost Equipment Lender

Restricted/No Go List (not limited to what is listed / call with inquiries)

Published guidelines represent the minimum requirements for each program and are subject to CHB lender discretion.

Restricted	Restricted	Restricted
Equipment	Transactions	Industries
<ul> <li>Directional Drill/Boring Machine</li> <li>Food Trucks</li> <li>Food Trailers</li> <li>Trailers Built For Vehicle Hauling Only</li> <li>Trucks Built for Vehicle Hauling Only</li> <li>Equipment with "Salvage" Title</li> <li>Equipment with "Rebuilt" Title</li> <li>Equipment with a "Cumulative Damage" Title</li> <li>Any Truck with MaxxForce, Navistar, International Engine</li> <li>Repossessed Power Units</li> <li>Equipment Built For Logging Only</li> <li>2008 – 2010 Class 7 and 8 Trucks</li> <li>Class 8 OTR Trucks Over 650,000 miles without a Well Documented Complete Rebuild/Overhaul (Top and Bottom of Motor)</li> <li>See Mileage restrictions on page 6</li> </ul>	<ul> <li>Non-Titled Private Party</li> <li>Working Capital</li> <li>Transactions Outside the US</li> <li>Transactions in Louisiana</li> <li>Refinancing</li> <li>Leases</li> <li>New Equipment from a Non- Franchised Dealer</li> <li>Start-ups that do NOT Own Real Estate (OTR only)</li> <li>Personal Assets</li> <li>Merchant Cash Advances</li> <li>No Skipped Titles</li> <li>Consumer Loans</li> <li>Credit Applications without a Signature, either Digital or Wet</li> <li>Foreign Entities</li> <li>Political Entities</li> <li>Consignment Sales for non- Titled Equipment</li> <li>SAFER Report - Reporting excessive DOT infractions.</li> <li>Re-submitting an application with the addition of a Guarantor to "Prop-Up" the deal, is not allowed.</li> <li>Permanent Residents who only</li> </ul>	<ul> <li>Marijuana/Cannabis/CBD</li> <li>Vehicle Transportation</li> <li>Amusement/Theme Parks</li> <li>Computers &amp; automated data processing</li> <li>Adult Entertainment</li> <li>Logging / Forestry</li> <li>Pharmaceuticals</li> <li>Non-Profits without a legitimate business need for the equipment</li> <li>Political Entities</li> </ul>

- Permanent Residents who only has a 2 year conditional PR/Green Card
- Sale Leasebacks
- Cash Out Financing
- Annual Payment Options

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9