



Foremost Equipment Lender

Program Credit Guidelines – Yellow Iron / Non-Titled Collateral

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



CONSTRUCTION EQUIPMENT

- ✓ Business Purpose Loans Only
- ✓ Dealer Only / No Private Party
- ✓ US Only
- ✓ Real Estate ownership NOT Required
- ✓ Dealership must Own the Equipment
- ✓ Equipment must be in good running condition
- ✓ Pictures of equipment are required on Dealer website
- ✓ Directional Drills are a 'No Go'

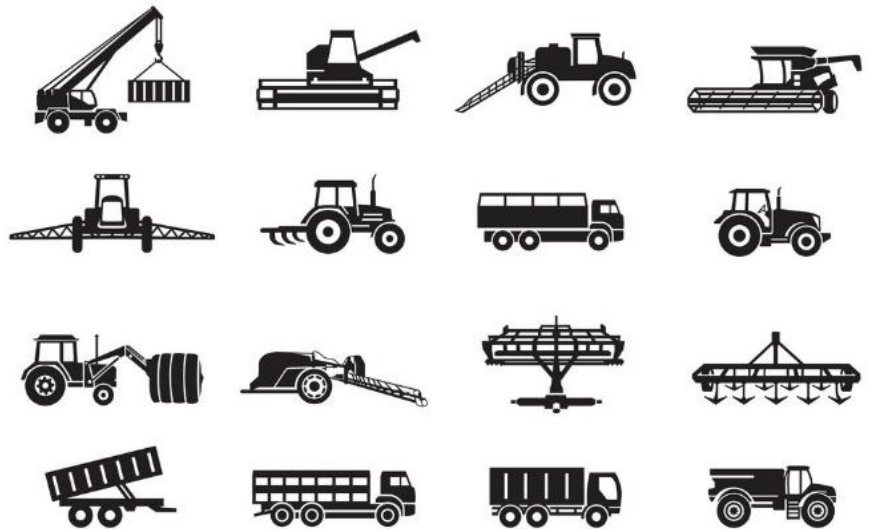
This is a partial list of equipment that we will fund. Call 307.241.7005 for more clarification.

Additional steps for non-titled or Serial Number (S/N) Equipment

- ✓ Seller/Vendor must have a Dealer License with a website showing similar equipment for sale
- ✓ Dealer must be the owner of the equipment being sold (i.e. no consignments)
- ✓ Real Estate ownership not required for yellow iron
- ✓ Up to \$300,000 Loan Maximum
- ✓ \$15,000 minimum Loan Amount
- ✓ Applicant Owners must be involved in the Day-to-Day operations of their business
- ✓ Hours Maximum – at the discretion of CHB

AGRICULTURE EQUIPMENT

- ✓ Business Purpose Loans Only
- ✓ Dealer Only / No Private Party
- ✓ US Only
- ✓ Real Estate ownership NOT Required
- ✓ Dealership must Own the Equipment
- ✓ Equipment must be in good running condition
- ✓ Pictures of equipment are required on Dealer website
- ✓ Quarterly / Monthly Payments (No annual payment options)



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