



TOTAL Fleet Financing Program

Total Fleet Financing Program (New Trucks)

Established Fleets - 6 trucks or More: Class 6, 7, & 8 (OTR, Daycabs, and Box)

- TIB - at least 3.5 Years in Business (Documented by SOS or Schedule C)
- Trucks in Fleet - at least 6 owned
- 675 CBR score minimum (FICO 2)
- Interest rates - 13.9% (buy rate) and **GO Down** from there (W.A.C.) See Rate Grid
- 0% to 20% down payment
- Up to 6 years to pay (72 Months)

If your client may not match the minimum requirements - send the deal, we can make it work.

Total Fleet Financing Program (Used Trucks - 5 years and Newer)

Established Fleets - 4 trucks or More: Class 6, 7, & 8 (OTR, Daycabs, and Box)

- TIB - at least 3.5 Years in Business (Documented by SOS or Schedule C)
- Trucks in Fleet - at least 4 owned
- 675 CBR score minimum (FICO 2)
- Interest Rates - 15.9% (buy rate) and **GO Down** from there (W.A.C.) See Rate Grid
- 10% to 20% down payment
- Up to 5 years to pay depending on age/miles of truck (60 Months)

If your client may not meet the minimum requirements - send the deal, we can make it work.

Best of All - TOTAL Higher Commissions (see chart)

Under \$150,000 - App+ program = application, Invoice, +3 months of bank statements

Over \$150,000 - App++ program = application, Invoice, +3 months of bank statements
+2 years of complete business tax returns and a current balance sheet.

The Fine Print -

- These are the minimums to qualify
- The parameters of the deals are per the discretion of CH
- Total Fleet Financing Program is a guide and the exact numbers on your deal may vary, but we will make it work together
- If there are derogatories on the banks, paynet, and/or CBR, this deal is off the table and will be subject to stricter underwriting policies
- We pay commissions on the funded amount the same day the deal is funded
 - Wire only as ACHs broker commissions are funded on Thursdays
- This program is good through the end of 2022

As there will be Inquiries about our New **TOTAL** Fleet Financing Program -

Call Kit 307.241.7005 - kwest@chbef.com





TOTAL Fleet Financing Program

NEW & USED Fleet Trucks

Expires - December 31, 2022

NEW - Class 6, 7, & 8 Trucks

CBR Scores FICO 2	> 750	749 - 721	720 - 691	690 - 675
Estimated Buy Rate	9.90%	10.90%	11.90%	13.90%
**COMMISSIONS Add to Bonus Plans	1.00%	1.00%	1.00%	1.00%
	1.25%	1.25%	1.25%	1.25%
	1.50%	1.50%	1.50%	1.50%
Added Points to Base Commissions For funding Over \$125,001				
Added Points to Base Commissions For Funding \$75,001 to \$125,000				
Added Points to Base Commissions For Funding under \$75,000				
Finance Up to	\$325,000	\$325,000	\$325,000	\$325,000
Down Payment	0.0% - 20.0%	0.0% - 20.0%	5.0% - 20.0%	10.0% - 20.0%
Fleet Requirements Owned Trucks	6	6	6	6
Minimum TIB Years	3.5	3.5	3.5	3.5
Max Term Months	Up To - 72	Up To - 72	Up To - 72	Up To - 72
Real Estate Ownership Required	No	No	No	No
Used Trucks	See the USED TOTAL Fleet Financing Program - Below			
New Trucks Purchases	Yes	Yes	Yes	Yes
Start-Ups	No	No	No	No
Paynet Score	650 Plus	650 Plus	650 Plus	650 Plus
Dealership Only	Yes	Yes	Yes	Yes
Private Party Deals	No	No	No	No
2 Years Tax Returns	Over \$150,000	Over \$150,000	Over \$150,000	Over \$150,000
3 Months Business Banks	Yes	Yes	Yes	Yes
Net Worth - Minimum	\$350,000.00	\$350,000.00	\$200,000.00	\$200,000.00
Derogatories on CBR, Paynet, Banks	Over 3 years old	Over 3 years old	Over 3 years old	Over 3 years old
Base **Commissions for All Deals	<\$25K = 7%	>\$25k-\$75k=5%	>\$75l-\$125k=4%	>\$125k=3%

USED - Class 6, 7, & 8 Trucks

CBR Scores FICO 2	> 750	749 - 721	720 - 691	690 - 675
Estimated Buy Rate	11.90%	12.90%	13.90%	15.90%
Commissions	See Above for ADDED Commissions			
Finance Up to	\$325,000	\$325,000	\$325,000	\$325,000
Down Payment	0.0% - 20.0%	0.0% - 20.0%	5.0% - 20.0%	10.0% - 20.0%
Fleet Requirements Owned Trucks	4	4	4	4
Minimum TIB Years	3.5	3.5	3.5	3.5
Max Term Months	Up To - 60	Up To - 60	Up To - 60	Up To - 60
Real Estate Ownership Required	No	No	No	No
Used Trucks	Yes	Yes	Yes	Yes
New Trucks Purchases	See the NEW TOTAL Fleet Financing Program - Above			
Start-Ups	No	No	No	No
Paynet Score	650 Plus	650 Plus	650 Plus	650 Plus
Certified Dealership	Yes	Yes	Yes	Yes
Private Party	Yes	Yes	Yes	Yes
2 Years Tax Returns	Over \$150,000	Over \$150,000	Over \$150,000	Over \$150,000
3 Months Business Banks	Yes	Yes	Yes	Yes
Net Worth - Minimum	\$350,000.00	\$350,000.00	\$200,000.00	\$200,000.00
Derogatories on CBR, Paynet, Banks	Over 3 years old	Over 3 years old	Over 3 years old	Over 3 years old
Base **Commissions for All Deals	<\$25K = 7%	>\$25k-\$75k=5%	>\$75l-\$125k=4%	>\$125k=3%