

Close More Deals & Finance More Clients
- Earn More Commissions -



ZERODOWN

Financing for Yellow Iron and Titled Equipment

ZERO/Reduced Down Program

Finance More Clients + Close More Deals = Earn **MORE** Commissions

Yellow Iron/Serial Number Equipment



- Application + Banks
- Max \$75,000 Funding
- 650+ FICO 2 Exp Score minimum
- 1.5+ Years of Verifiable Time in Business
- No GPS Required
- Machinery Trader Comp value must be within 10% of Invoice price, to qualify for zero down

ZERO+Down*

Includes Funding for all Taxes and Fees
(up to 100% of comp value/no cash out)
For All Documented Established Businesses
with more than 1.5 years of TIB

Terms

- 2000 & New get 60 Month Terms
- 1999 and Older get 48 Month Terms
- Includes Funding for all Taxes and Fees
- Funding for 100% of Comp Value

Buy Rates for Established Businesses Start at

- > 749 Score – Call for Current Rates
 - >699 – 749 – Call for Current Rates
 - >650 – 699 – Call for Current Rates
- (Rates are Subject to Change w/o notice)

New Business/Start-Up 10%+Down*

Less Than 1.5 Years of TIB

- Application + Banks
 - Max \$50,000 Funding
 - 650+ FICO 2 Exp Score minimum
 - 12+ Months of Industry Experience
 - Applicant Must Operate the Equipment (no investors)
 - GPS Required
 - Buy Rates – Call for Current Rates
- (Rates are subject to Change w/o notice)

CHB uses Electronic Docs and E-Notary Powered by DocuSign and Notarize Fast & Efficient - Saves Time & Money

*These Published Guidelines represent the minimum requirements for each program, subject to CHB discretion, and the Standard Underwriting Qualifications of CHB. Reduced Down Financing for the Less of Purchase Price or Comp Value of Equipment Only. Call/email for Details, as there are Restrictions & Exceptions – 307.241.7005 | kwest@chbef.com

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01/01/2023

ZERO/Reduced Down Program

Finance More Clients + Close More Deals = Earn **MORE** Commissions

✓ **Large Yellow Iron | \$75,000 or more**



ZERO+Down*

Funding for all Taxes and Fees
(up to 100% of comp value/no cash out)
For All Documented Established Businesses
With More Than 4 Years of TIB

Minimum Requirements

- Application + Banks up to \$150,000 Funding
- \$150,000+ Funding w/Full Financials
- 700+ FICO 2 Exp Score minimum
- **4+ Years of Verifiable Time in Business**
- \$250,001 minimum Network
- 2018 or Newer Equipment w/low hours

Terms

- 60 Months for Used Equipment
- 72 Months for New Equipment

Buy Rates for Established Businesses

- > 749 Score – Call for Current Rates
 - >699 – 749 – Call for Current Rates
 - >650 – 699 – Call for Current Rates
- (Rates are Subject to Change w/o notice)

10%+Down*

Funding for all Taxes and Fees
(up to 100% of comp value/no cash out)
For All Documented Established Businesses
With More Than 2 Years of TIB

Minimum Requirements

- Application + Banks up to \$150,000
- \$150,000+ w/full financials
- 700+ FICO 2 Exp Score minimum
- **2+ Years of Verifiable Time in Business**
- \$150,000 minimum Network
- 2015 or Newer Equipment w/low hours

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ZERO/Reduced Down Program

Finance More Clients + Close More Deals = Earn **MORE** Commissions

TITLED Trucks and Trailers



Tier 1

ZERO+Down*

100% of Comp Value (no cash out)

- Application + Banks up to \$150,000
- \$150,000+ Funding w/Full Financials
- 700+ FICO 2 Exp Score minimum
- **2+ Years of Verifiable Time in Business**
- OTR Trucks require Home Ownership *
- Newer – 2018 Trucks/2013 Trailers Class 6,7, & 8 (Excludes Dry Vans, Dump & Box Trucks)

Tier 2

10%+Down*

90% of Comp Value (no cash out)

- Application + Banks up to \$150,000
- \$150,000+ Funding w/Full Financials
- 650+ FICO 2 Exp Score minimum
- **2+ Years of Verifiable Time in Business**
- OTR Trucks require Home Ownership *
- Newer – 2018 Trucks/2013 Trailers Class 6,7, & 8 (Excludes Dry Vans, Dump & Box Trucks)

Tier 3

15%+Down*

85% of Comp Value (no cash out)

- Application + Banks up to \$150,000
- \$150,000+ Funding w/Full Financials
- 625+ FICO 2 Exp Score minimum
- **2+ Years of Verifiable Time in Business**
- OTR Trucks require Home Ownership *
- Dry Vans & Box Trucks can qualify (Dump Trucks – 25% down)

Tier 4

New Business/Start-Up

20%+Down*

80% of Comp Value (no cash out)

- Application + Banks up to \$75,000 Max
- 625+ FICO 2 Exp Score minimum
- 12+ Months of Industry Experience
- Applicant Must Drive/Operate the Equipment (no investors)
- OTR Trucks require Home Ownership*
- CHB will consider new business/start-ups with less than 12 months of TIB
- All Collateral & Credit that Falls Outside of the Tier 1, Tier 2, or Tier 3 Programs

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