

**Real Estate Requirements Checklist**

For Established Businesses &gt;18 months TIB (&lt;18 months TIB - See the Start-Up Program Checklist)

	Real Estate Ownership Required	Minimum Credit Score	Net Worth	TIB SOS/Sch C	Interest Buy Rates
Sleeper Trucks OTR Business	<b>Yes</b> Exceptions: 1 of the 3 3 yrs TIB/3 in Fleet/3 yrs at present residence	625 No late/slow pays collections/repo	\$100,000	>18 Months	12.5% to 22.9%
Yellow Iron Construction Serial #	<b>No</b>	625 No late/slow pays collections/repo	\$100,000	>18 Months	7.9% to 22.9%
Vocational Trucks	<b>No</b>	625 No late/slow pays collections/repo	\$100,000	>18 Months	9.9% to 22.9%
Day Cab Trucks	<b>No</b>	625 No late/slow pays collections/repo	\$100,000	>18 Months	9.9% to 22.9%
Box Trucks w/o sleeper	<b>No</b>	625 No late/slow pays collections/repo	\$100,000	>18 Months	9.9% to 22.9%
Tow Trucks Roll Back Trucks	<b>No</b>	625 No late/slow pays collections/repo	\$100,000	>18 Months	9.9% to 22.9%
Trailers (No Car Haulers)	<b>No</b>	625 No late/slow pays collections/repo	\$100,000	>18 Months	9.9% to 22.9%
Dump Trucks 25% Down	<b>No</b>	625 No late/slow pays collections/repo	\$100,000	>18 Months	12.5% to 22.9%
10 Year Unconditional Card PG(s)	<b>Yes</b> Exceptions: >11 years w/PR	625 No late/slow pays collections/repo	\$100,000	>18 Months	9.9% to 22.9%
Food Trucks Directional Drills Car Transport (not tow trucks)	Restricted Collateral - Financing programs are not available for these collateral Types: See the <a href="#">CHB Broker Guide</a> for additional guidelines				
Rent/Leasing Equipment (not "leased on") >18 months - Qualifies as an Established Business					
- This is a partial list of collateral & credits that CHB finances - There are a number of <b>FACTORS</b> that go into determining collateral and credit underwriting decisioning - please call with questions <a href="tel:307.241.7005">307.241.7005</a>   <a href="mailto:kwest@chbef.com">kwest@chbef.com</a>					
Current Commissions <\$25k = 7pts   \$25 - \$75 = 5pts   \$75k - \$125K = 4pts   >\$125k = 3pts <a href="#">Broker Bonus Points Program</a>					