

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



**Zero/Reduced
Down**

Financing for Yellow Iron and Titled Equipment

ZERO/Reduced Down Program

Finance More Clients - Close More Deals - Earn MORE Commissions

Yellow Iron under \$75,000



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

Minimum Requirements

- Application + Banks
- \$75,000 Max Funding
- 650 Minimum Credit Score (w/no lates)
- 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

Terms

- 20 years old & newer get 60 Month Terms
- Older than 20 years get 48 Month Terms
- Includes Funding for all Taxes and Fees
- Funding for 100% of Comp Value

New Business/Start-Up 10%+Down*

Less Than 1.5 Years of TIB

Minimum Requirements

- Application + Banks
- \$50,000 Maximum Funding
- 650 Minimum Credit Score (w/no lates)
- 12+ Months of Industry Experience
- Applicant Must Operate the Equipment
- GPS Required

ZERO/Reduced Down Program

Finance More Clients - Close More Deals - Earn **MORE** Commissions

Yellow Iron Plus over \$75,000



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 4 Years of TIB

Minimum Requirements

- 700 Minimum Credit Score
- **4+ Years of Verifiable Time in Business**
- \$250,001 minimum Networth
- 5 yrs old & Newer Equipment w/low hours

Terms

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

10% Down*

Funding for Cost of Equipment Only

Minimum Requirements

- 700+ Credit Score Minimum
- **2+ Years of Verifiable Time in Business**
- \$150,000 minimum Networth
- 8 yrs old or Newer Equipment w/low hours

20% Down*

Funding for Cost of Equipment Only

Minimum Requirements

- **2+ Years of Verifiable Time in Business**
- \$150,000 minimum Networth
- Older Equipment 8 years +
- 625 Minimum Credit Score (w/no lates)

ZERO/Reduced Down Program

Finance More Clients to Close More Deals & Earn **MORE** Commissions

Vocational Trucks - Light Duty to Class 8



ZERO Down*

100% of Comp Value Only (no cash out, taxes, or other fees)

- Application + Banks / Funding up to \$150,000
- \$150,000+ Funding w/Full Financials
- 700 Minimum Credit Score
- **2+ Years of Verifiable Time in Business**
- 5 yrs old & newer Trucks/10 yrs Trailers
- Class 6, 7, & 8 (Excludes Dry Vans & Box Trucks)

10% Down*

90% of Comp Value Only (no cash out, taxes, or other fees)

- Application + Banks / Funding up to \$150,000
- \$150,000+ Funding - w/Full Financials
- 650 – 699 Credit Score
- **2+ Years of Verifiable Time in Business**
- 5 yrs old & newer Trucks/10 yrs Trailers
- Class 6, 7, & 8 (Excludes Dry Vans & Box Trucks)

15% Down*

85% of Comp Value Only (no cash out, taxes, or other fees)

- Application + Banks up to \$150,000
- \$150,000+ Funding w/Full Financials
- 650 Minimum Credit Score
- **2+ Years of Verifiable Time in Business**
- Older Trucks & Trailers can qualify
- Dry Vans and Box Trucks can qualify

New Business/Start-Up
Owner Operators 2nd Truck

20% Down*

80% of Comp Value Only (no cash out, taxes, or other fees)

- Application + Banks
- \$75,000 Max Funding
- 625 Minimum Credit Score
- 12+ Months of Industry Experience
- Applicant Must Drive/Operate the Equipment
- Most OTR Trucks require Home Ownership*
- CHB will consider new business/start-ups with less than 12 months of TIB
- All other Collateral & Credit

Qualifying Vocational Trucks

If yours is not listed – Call, we will take a look at it.
(Food Trucks and Trailers are Restricted)

Tow/Rollback/Winch, Garbage/Refuse, Concrete, Pumpers, Vacuum, Dump, Bucket, Utility/Service, Daycabs, Toters, Yarders, Fire/Rescue/Ambulance, Flatbeds, Crane, Cars, Pickups, Spotter, Rolloff, Snowplow/Sander, Mules, & Box Trucks.

ZERO/Reduced Down Program

Finance More Clients - Close More Deals - Earn **MORE** Commissions

TITLED Trucks/Trailers - Class 6, 7, 8



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- \$150,000+ Funding w/Full Financials
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- \$75,000 Max Funding
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CHB uses Electronic Docs and E-Notary

Fast & Efficient - Saves Time & Money

Application+ Banks up to \$150,000 Funding | \$150,000+ Funding w/Full Financials

*These Published Guidelines represent the minimum requirements for each program, subject to CHB discretion, and the Standard Underwriting Qualifications of CHB. GPS required. ZERO/Reduced Down Financing for the Less of Purchase Price or Comp Value of Equipment Only. See the Broker Guide for Additional Information.

Call for Details – 307.241.7005

