

Vendor Program Guide

Your customer wants the equipment. We help them pay for it. Liberty Capital Group finances equipment for your customers, so you close more deals, get paid faster, and don't carry the credit risk.

Why vendors work with us

- **Close more deals.** Offer a monthly payment instead of a big invoice.
- **Get paid directly.** Once the deal funds, we pay you, not your customer.
- **Quick answers.** Application-only requests are often decided within 24–48 hours.
- **Referral fee on funded deals.** Terms are set out in your vendor agreement.
- **One contact.** A dedicated vendor contact who knows your products.
- **Free to join.** No cost and no volume commitment.

Financing that fits your customer

- About **\$3,000 to \$5,000,000** per transaction
- **Application only** for most requests up to about \$150,000 (see Credit Guidelines, page 2)
- Terms **12–60 months**, up to 72 on newer heavy equipment
- **New or used**, from dealers, auctions or private sellers
- Structures: **\$1 buyout, FMV lease, EFA, TRAC**, deferred or seasonal payments
- Soft costs such as **labor, delivery and service contracts**, up to about 20% of the equipment cost

Industries we finance

Construction and excavation · commercial trucks and trailers · manufacturing and CNC · restaurant and food service · medical and dental · fitness · auto repair · landscaping · printing · warehouse and material handling · office and technology. If you sell it, ask us.

How it works

1

Sign up (once)

Fill in the **Vendor Profile** and email it to info@libertycapitalgroup.com.

2

Send us the quote

Email or upload your equipment quote with your customer's contact details.

3

Customer applies

Online, or on the **Customer Credit Application**. Smaller deals need no financials.

4

We approve and fund

We send approval and documents to your customer, then pay you directly.

What's in your Vendor Package: three separate PDFs

READ

Vendor Program Guide

This document: how the program works and our credit guidelines.

FOR YOU, THE VENDOR

Vendor Profile

Fillable. Complete it once to become an approved vendor. Not a credit application.

FOR YOUR CUSTOMER

Customer Credit Application

Fillable. Your buyer completes it to apply for financing.

Become an approved vendor. Fill in the Vendor Profile and email it to info@libertycapitalgroup.com (or fax 888-230-3431), or sign up online at libertycapitalgroup.com/vendor-financing-sign-up. Questions? Call **(888) 511-6223**.

Credit Guidelines

A quick guide to what your customer will typically need. Every deal is reviewed on its own merits, so a customer outside these ranges may still qualify. Call us before you rule anyone out.

Amount	Credit	Time in business	What we typically need
\$3,000 – \$49,999	FICO 600+	Startups up to 1+ year, present control APPLICATION ONLY	Personal guaranty · 5-year clear credit history, no major derogatories, 7+ satisfactory trade lines · bank statements averaging mid 4 figures, no NSF's · comparable credit, trade or personal. This is the application-only limit for startups.
\$50,000 – \$150,000	FICO 650+	Up to 2 years, present control (1 year for the maximum) APPLICATION ONLY	Personal guaranty · bank reference in the low 5 figures (statements or bank rating) · business rated with Dun & Bradstreet or comparable · comparable credit, trade or personal
\$150,000 – \$250,000+	FICO 650+	2–3+ years, present control (3 years for the maximum) FINANCIALS	Personal guaranty · 2 years business tax returns · 2 years personal tax returns (each owner) · personal financial statement · interim P&L and balance sheet · bank reference in the mid-to-high 5 figures
\$250,000 and up	FICO 650+	5 years for the maximum FULL FINANCIALS	2 years business and personal tax returns (owners of 20%+) · personal financial statements · current interim P&L and balance sheet · personal guaranty · bank statements in the mid-to-high 5 figures · debt schedule (may be required)
App-only up to \$250,000	FICO 725+	5–7 years STRONG CREDIT, NO FINANCIALS	Personal guaranty · bank statements in the mid-to-high 5 figures. Stronger credit and time in business let us stretch application-only approvals.
Corporate only (no PG)	PAYDEX 80+	5–7 years BUSINESS CREDIT	PayNet history available · publicly traded, or 75+ owners with no single owner above 20% · strong business credit · bank statements in the mid-to-high 5 figures

"Mid 4 figures" and "low / mid-to-high 5 figures" refer to the typical average daily balance lenders want to see in the business bank account.

Good to know

- **Soft costs:** labor, delivery and service contracts can be financed, up to about 20% of the equipment cost.
- **Business credit:** we review Dun & Bradstreet, PayNet and Experian Business.
- **Startups:** considered with strong personal credit, usually with a down payment or extra collateral.
- **Past bankruptcy:** considered with reestablished credit, generally 3+ years after discharge.
- **Home-based businesses:** considered with a DBA or business checking account.
- **Multiple locations:** may need a disclosure and a landlord waiver.
- **Don't shop the file.** Most equipment lenders pull hard credit. Sending a customer to several brokers stacks inquiries and can hurt the approval.

Getting your customer to apply. The fastest and most secure way is online at libertycapitalgroup.com/apply. Or hand them our **Customer Credit Application** (separate fillable PDF): they type into it, sign it, and return it by email to credit@libertycapitalgroup.com or by fax to **888-230-3431**. The application asks for Social Security numbers and bank details, so the online application is the safer choice.