



Underwriting Guidelines / Credit Criteria

Leases over \$7500.00 in funding may require Manual Bank approval

Leases over \$10,000 in funding may require two (2) years tax returns (preferred) or audited financials

Non-PG leases will be reviewed upon submission of two years tax returns or audited financials.

Automatic Declines:

1. Charge-off or delinquency with a like leasing company
2. Business is on the prohibited list
3. Open bankruptcy
4. Over 40% of credit is collections, charge-off or delinquency accounts

FICO Grading Scores

P	=	793	and	up
A	=	666	to	792
B	=	642	to	665
C	=	609	to	641
D	=	551	to	608
E	=	0	to	550

ExecuTech will make every effort to approve lease's