



Financing Program Detail

- **Transaction Sizes:**
 - Commercial – Up to \$1,500,000
 - State and Local Gov't – Up to \$2,500,000
- **Documentation:**
 - Equipment Finance Agreement's (EFA)
 - Electronic signature up to \$500,000.00.
 - Originals required on Municipal transactions.
- **Financials:**
 - "Application only" up to \$350,000 (for qualified customers). 5+ years in business required.
 - Over \$350,000 – 2 years of audited financials or corporate tax returns, plus interims.
- **Commercial Rates**

A Credit Rates

Amount	Term	Rate
\$25,000-\$50,000	24-72	8.00%
\$50,000-\$100,000	24-72	7.25%
\$100,000-\$250,000	24-72	6.70%
\$250,000+	24-72	6.55%

B Credit Rates

Amount	Term	Rate
\$25,000-\$50,000	24-72	8.25%
\$50,000-\$100,000	24-72	7.65%
\$100,000-\$250,000	24-72	7.55%
\$250,000+	24-72	7.40%

C Credit Rates

Amount	Term	Rate
\$25,000-\$50,000	24-72	9.40%
\$50,000-\$100,000	24-72	8.90%
\$100,000-\$250,000	24-72	8.80%
\$250,000+	24-72	8.65%

- **Credit Grades:** Credit grades established at the sole discretion of Univest Capital Inc.

Commercial Credit-

Characteristic	A Criteria
Time in Business	3+
PAYDEX/PAYNET	>65/>=Average rating
Credit Score (Experian)	690+
Credit File Characteristics	10-year credit history, Homeowner, comparable installment payment history, no suits or material liens
Rates	Rates are valid for 30 days. Valid until 3.31.2023

- **1st payment:** Due 30 Days after funding.
- **How to apply:** Groff Tractor credit application is acceptable.
- **Application turn-around time:** 2-4 business hours.
- **Documentation Fee:** \$0 for Municipal documents. \$250 for Commercial documents

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