



LENDING GUIDELINES



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MEET THE TEAM





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MEET THE TEAM





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MEET THE TEAM



- Minimum 625 FICO Score
- Start-Up Finance Options
- Private Party Finance Options
- 60 Days Prior to First Payment
- We Finance OTR Trucks and Owner Operators
- No Fleet Requirements



PROGRAM HIGHLIGHTS



- No TIB or CDL Requirements
(Start-Up Investors Not Considered)
- No Pre-Payment Penalty
(After 12 Months)
- Over 25 Years of Experience
(In the Equipment Finance Business)
- Sole-Proprietor Financing
- Terms up to 72 Months



PROGRAM HIGHLIGHTS



- Start-up's accepted with 20% down payment
- Real estate ownership is required for transportation equipment requests
 - Non-real estate owners must have a minimum of 3 trucks in fleet and 3 years in business
 - Real estate ownership is not required for non-transportation requests
- Minimum 3 years' time required from discharge/ dismissal of a bankruptcy
- Nationwide funding (except for Louisiana)
- Application-only up to \$150,000



GENERAL GUIDELINES



- Down payments from 0-25%
- The following are grounds for denial:
 - Term credit past dues within the past 12 months
 - Federal tax liens, judgments, or term credit collections
- United States citizenship is not required
 - Non-USA citizens must demonstrate real estate ownership with significant ties to the US; permanent resident is acceptable
- CHB will lend up to a maximum of 50% of an applicant's net worth



GENERAL GUIDELINES



- Class 7-8 trucks must have less than 650k miles or VIN verifiable evidence of a completed “fresh” overhaul
- Refinances, cash out and lease saleback options are not permitted
- CHB does not fund 2008-2010 Class 7-8 trucks
- Restricted collateral/equipment include the following:
 - Dump Trucks, Directional Drills, Food Trucks, Forestry Equipment, “soft collateral”
- 3 months’ bank statements required for \$15k and greater
- Trailer-only deals less than \$25k qualify for 0-10% down



GENERAL GUIDELINES



CREDIT APPLICATION

A credit application signed by the customer (electronic signature accepted).

INVOICE & EQUIPMENT SPECIFICATIONS

An invoice/specifications sheet(s) detailing equipment being purchased.

PREP FOR CHB CUSTOMER INTERVIEW

CHB will contact each applicant for a brief customer interview. A personal financial statement will be taken over the phone during the interview.



APP-ONLY REQUIREMENTS



These items must be submitted for approval on requests of less than \$150,000

CREDIT APPLICATION

A credit application signed by the customer (electronic signature accepted).

INVOICE & EQUIPMENT SPECIFICATIONS

An invoice/specifications sheet(s) detailing equipment being purchased.

FULL FINANCIALS

Most recent year P&L, company Balance Sheet, PFS and previous 2 years tax returns are required.

PREP FOR CHB CUSTOMER INTERVIEW

CHB will contact each applicant for a brief customer interview. This will allow our lender to ask questions deemed necessary to the underwriting process.



\$150K REQUIREMENTS



These items must be submitted for approval on requests of \$150,000 or more

FAST APPROVALS

Expect a credit decision by the next business day and in some cases, you will receive a same day decision.

TERMS OF APPROVAL

On an approved credit request, our lender will forward terms for review and acceptance.

DOCUMENTS REQUEST*

Upon customer acceptance of the Terms of Approval, supporting documents are needed to generate a contract. These supporting documents are listed on the "Terms" sheet.



CHB APPROVALS



*These supporting items are required to create the financing paperwork.

www.chbrownco.com

307-322-2545

CREDIT@CHBROWNCO.COM

Submit all new credit requests to this email.

FUNDING@CHBROWNCO.COM

Email used once documents have been sent to the customer and for funding coordination.

CLIENTSERVICES@CHBROWNCO.COM

Email used after funding to obtain pay-offs and for account information inquiries.

BD@CHBROWNCO.COM

Email used for questions and applications regarding Brokers and Dealers.

STAY CONNECTED



*Thank
you*

FOR YOUR BUSINESS



WE APPRECIATE YOU!

