

Equipment Guidelines

(Retail Program)

Equipment Financing (Retail)

LTV	* Up to 100%
FICO	* Minimum of 650
Time in Business	* At least 1 year
Loan Amount	* \$5K to \$5M
Co-Signers	* If borrower's FICO is less than 650, a Co-Signer is allowed
Ownership	* Must have 100% ownership of company
Payments	* Fixed monthly payments
Gross Revenue	* At least \$10,000 monthly revenue
Judgments & Liens	* Allowed, but must be in a payment plan
Purchase Type	* New and used equipment
Closing Time Frame	* As soon as 7 days
Application Fee	* A non-refundable application fee of \$295 is payable to PhoneOps Funding LLC upon acceptance of loan terms.
Lending States	* Nationwide!