



# BUSINESS FINANCING PRICING GUIDE

## ASSET-BACKED FINANCING \$20,000 - \$2,500,000

Creative & Flexible Structures Include: Equipment Acquisitions, Working Capital, Sale-Leasebacks, Debt and/or Equipment Refinances, Bridge Financing & more!

Equipment Only Collateral																
NET FUNDING	EQUIPMENT ACQUISITION			CASH-OUT TRANSACTION			\$150k - \$250k			\$250k - \$500k**						
	\$20k - \$150k			\$20k - \$150k			Limited			Full Financial						
SUBMISSION	App Only			Limited			Limited			Full Financial						
TERM	Max Pts	650+	600-650	<600	Max Pts	650+	600-650	<600	Max Pts	650+	600-650	<600				
24 Months	10	.0523	.0569	.0611	10	.0536	.0573	.0616	10	.0518	.0545	.0573	6	.0509	.0532	.0559
30 Months	10	.0442	.0490	.0535	10	.0457	.0495	.0541	10	.0438	.0466	.0495	6	.0428	.0452	.0481
36 Months	12	.0401	.0440	.0487	12	.0404	.0445	.0492	12	.0392	.0424	.0445	7	.0375	.0399	.0429
42 Months	15	.0352	.0404	.0454	15	.0368	.0410	.0459	12	.0347	.0378	.0410	7	.0337	.0326	.0394
48 Months	15	.0325	.0379	.0430	15	.0341	.0384	.0436	12	.0320	.0351	.0384	8	.0309	.0335	.0368
60 Months	[REDACTED]															

Max points for deals over \$500k = 6  
Please contact Maxim's Business Financing department directly to discuss  
Equipment Only deals over \$500k

\*\* Equipment appraisals are required for Equipment Only transactions over \$250K.

Real Estate as Additional Collateral*												Bridge Loans	
\$50k - \$100k				\$100k - \$250k				\$250k - \$500k				\$250k +	
Limited				Limited				Full Financial				Full Financial	
Max Pts	650+	600-650	<600	Max Pts	650+	600-650	<600	Max Pts	650+	600-650	<600	Bridge loan rate factors start at .015 per month.	
10	.0536	.0573	.0616	10	.0518	.0536	.0555	6	.0509	.0527	.0545	Please call Maxim's Business Financing department to discuss bridge loan transactions.	
10	.0457	.0495	.0541	10	.0438	.0457	.0476	6	.0428	.0447	.0466		
12	.0404	.0445	.0492	12	.0385	.0404	.0424	7	.0375	.0394	.0414	Broker fees are paid by debtor as a portion of origination fee.	
15	.0368	.0410	.0459	12	.0347	.0368	.0388	7	.0337	.0357	.0378		
15	.0341	.0384	.0436	12	.0320	.0341	.0362	8	.0309	.0330	.0351		
15	.0304	.0351	.0406	15	.0282	.0304	.0327	8	.0271	.0293	.0316		

\*Lower rate factors available for 1st position liens or lower LTVs.

NOTES: Factors do NOT include commission. Purchase option is included in factor & term. Valid Proof of Ownership is required for all assets in transaction. All transactions are written as leases or EFAs. Factors include 1st payment in advance.

ADDITIONAL PROGRAM NOTES
<ul style="list-style-type: none"> <li>All Maxim Business Financing deals require a minimum <b>2:1 TOTAL COLLATERAL to NET FUNDING</b> ratio. TOTAL COLLATERAL value includes qualifying assets being acquired + additional collateral. NET FUNDING in an equipment acquisition deal is the equipment cost less any down payment or trade credit.</li> </ul>
<ul style="list-style-type: none"> <li>Qualifying collateral assets must have FLV (Forced Liquidation Value) or average auction value of at least \$20K per asset, and an active, verifiable secondary market.</li> </ul>
<ul style="list-style-type: none"> <li>Maxim will consider all types of real estate and 1st or subordinate lien positions as long as we have lendable equity. Lendable real estate equity is determined by calculating 50% - 70% (depending on property size &amp; location) of a property's market value less all existing debt owed on the property.</li> </ul>
<ul style="list-style-type: none"> <li>Current bankruptcy or current child support collection = AUTOMATIC DECLINE.</li> </ul>
<ul style="list-style-type: none"> <li>Wisconsin transactions are restricted to real estate-backed deals only.</li> </ul>
<ul style="list-style-type: none"> <li>Tax Liens may impede our ability to secure collateral, but Maxim will make every effort to pay off liens or work around them to complete a transaction.</li> </ul>
<ul style="list-style-type: none"> <li>Broker disclosure of client's known recent inquiries or additional exposure is required.</li> <li>Early Payoff is available at any time during the contract. The payoff is calculated as the present value of the remaining payments discounted at a 10% rate (annual), plus any outstanding payments and/or fees.</li> </ul>
<ul style="list-style-type: none"> <li>For App Only transactions, monthly payments will be collected weekly via ACH.</li> </ul>

SUBMISSION PACKAGES	App Only	Limited	Full Financial
Credit Application	✓	✓	✓
Equip Invoice(s) & Specs	✓	✓	✓
Detailed Asset/ Facilities List	✓	✓	✓
Min. 3 mos. Full Banks	✓	✓	✓
CBR (any bureau OK)	✓	✓	✓
Personal Financial Stmtnt.	✓ (deals over \$75K)	✓	✓
Real Estate Worksheet		✓ (if RE backed)	✓ (if RE backed)
Current Mortgage Stmtnt. transaction/use or Fundus summary		✓ (if RE backed)	✓ (if RE backed)
Tax Returns		✓	✓
Financial Statements		✓ 1 year	✓ 2 years
Interim Financials			✓ 2 years

**Additional items may be required.**

CONTACT US (213) 480-4840 www.maximcc.com	
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Credit & Structuring: <b>Michael Kianmahd, CLFP</b> Executive Vice President direct: (213) 984-2727 or x109 michael@maximcc.com	Credit & Structuring: <b>Doug Houlahan, CLFP</b> Executive Vice President - Business Development direct: (415) 599-4057 or x201 doug@maximcc.com

POTENTIAL PROGRAM FEES	App Only	Equipment Only	Real Estate Secured
Documentation	\$295	\$495	\$995 +
Equip. Site Inspection	\$200 per site		
Equipment Appraisal	At Cost (varies due to size, location & # of properties)		
GPS Unit	\$175 per GPS unit + installation (if applicable)		
Vehicle Title Work	\$150 per vehicle titled (Maxim outsources to VRT)		
Real Estate Title Work	At Cost (varies due to size, location & # of properties)		
UCC Search & Filing	\$200 per UCC search		

Applicable program fees will be detailed on the formal proposal issued pre-documentation. Maxim will collect a commitment deposit with each signed proposal. Commitment deposits will be credited towards fees due at closing. Maxim will not move forward with any pre-documentation stipulations without a signed proposal and commitment deposit.

The information on this guide pertains ONLY to Maxim's Business Financing program. For information about Maxim's Owner-Operator Financing program, please contact info@maximcc.com or (213) 480-4840