



LKD Funding, LLC

Your Source for Small Business Financing

Lessee Credit Approval Guidelines

Your honesty and creditworthiness is the most important consideration in LKD Funding's decision. If you are aware of any credit problem you've had during your period in business, please bring it to our attention so we may work with you to package your financing and have it presented in the best possible manner. Chances of a subsequent approval are reduced if a problem is discovered after you've submitted your application package.

To qualify for financing under the LKD Quick Finance Program, your business must meet the following guidelines. If it does not, please call us to discuss your financing. Remember, we're here to work to get your business financing needs met.

LKD Funding will conduct a preliminary "lease acceptability review" before formally submitting a transaction to our Credit Committee to head off potential problems. Very often issues that could result in a turndown can be addressed to facilitate an approval before the application is submitted.

Guidelines

Minimum Time in Business

You must have a minimum verifiable time in business of two years. If you are just starting your business or have less than two years you need at least four years experience in a related field.

Trade References

You must provide three business trade references, each of whose relationship goes back at least six months.

Good Personal Credit

Personal credit reports must be forthcoming that contain no derogatory information.

Financial Statements

Financial statements must be supplied if available. If financial statements are not available or if requested by LKD, you must furnish a Personal Financial Statement.