



Wood Lion Group LLC
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"In proud partnership with Wood Lion Group LLC
Importer and distributor of industrial CNC and
woodworking machines in the U.S."



General Term Sheet

Capital Finance

A capital finance, also referred to as an equipment loan or equipment finance agreement, is perfect for businesses which want to own their equipment 100% upon the final payment without requiring any balloon payment. Our capital financing programs have the most flexibility and are fast and easy with the ability to approve a wide range of clients; this is the most popular loan used.

Parameters:

- Length: 36 – 84 months
- APR*: 9 - 12% (start-up rates 13+%)
- Buyout: 100% ownership upon final payment, no balloon
- Payment: Fixed monthly payments via ACH only
- Fees: No application fees / documentation \$250 once approved
- Minimum: \$10,000 (requests up to \$250K with minimal paperwork)
- Geography: All 50 states / only US
- Credit report: Soft-pull only / has no effect on credit score
- Credit types: A-C credit profiles / minimum FICO 620+

**APR is typically 1-3% above prime rate*

Requirements:

- Credit application (online available), 3 months business bank statements, all pages and a sales quote or invoice
- Must have business license; home-based businesses are accepted
- Best programs for businesses established 2+ years
- Start-up business programs available / 3 years of experience in industry required with 700+ FICO and home ownership
- Personal guarantor for closely held entities
- No open liens or judgements

The ultimate length of the term and rate will depend on the company and personal credit. Our goal is to approve each business with the most optimal and effective financing available for their operation.

Online application available; please call with any questions!

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