



800-815-2446

lease alliance

Owner/Operator Program

Lease Alliance LLC

Announces it's

Owner/Operator Truck and Trailer Program

- ✓ **Financing for new trucks and trailers, or**
- ✓ **Financing for used trucks and trailers
not more than five years old**

Credit Requirements:

- Owner's maximum revolving debt not to exceed 50% of total available.
- Owner must have a minimum Beacon Score (FICO) of 650.
- Owner's credit report must show previous comparable borrowing experience.
- The owner's credit report should not list any suits, liens, or serious delinquency in the past 24 months.
- Personal guarantee of owner and spouse are required.
- Payment through Automatic Band Transfer (ACH) is required.
- Applicant must have three years of verifiable experience as owner/operator.
- Applicant must be a homeowner for a minimum of two years.
- Special consideration will be given when the spouse works outside the home.

Application Requirements:

1. A detailed credit application signed by both applicants (see example Enclosed)
2. The application must include the applicants/co-applicant name, address, phone numbers (home, business, fax and cell)
3. The application must include all applicants' social security numbers.
4. A previous address should be given if the applicant has been at the address for less than two years.
5. A detailed employment and income history for the applicant for the last three years. The detail should include the employer or contract carrier name, address, phone number, current income, and length of employment.



We put your customers in the driver's seat!

Owner/Operator Program

***"Don't get run over
by the bank!
Call Lease Alliance
Today!"***



6. If the spouse works outside the home, please include information as to her employer, address, phone number, length of service, and current income.
7. Name, address, phone number, and relationship of two relatives not living with applicant.
8. The applicant's or co-applicant's name, address, phone number, and opening date for the bank where the personal and business checking accounts are maintained.
9. The past two (2) years IRS Tax Returns including all schedules signed by the owners.
10. Copies of the first page of the owner's business checking account statements for the last three months.
11. Complete description of the truck or trailer including all equipment is required. A condition report including mileage, engine hours, and any rebuild or overhaul information must be provided on all used trucks.

Additional Information:

- A. A six hundred seventy five dollar (\$675.00) acquisition fee is required on all transactions unless noted in a special program. An additional fifty dollars (\$50.00) will be charged if Lease Alliance does the title work.
- B. New vehicles include model years 2006, 2005, and 2004 as long as the vehicle has not been previously titled.
- C. All applications will be considered for leases or conditional sale contracts except in the following states where only conditional sale contracts will be considered.
 - (a) Connecticut
 - (b) Florida
 - (c) Kentucky
 - (d) Maine
 - (e) New Jersey
 - (f) New York
 - (g) Rhode IslandEnd of loan balloon payments will be entertained.
- D. Truck extended warranties will be considered for funding.

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