

Medical Program

PROGRAM SUMMARY

	\$7,500-\$100,000
Time in Business (TIB): (1)	5 yrs to \$75k, 7 yrs to \$100k
SBSS Score	210
CBR Score Requirements (2)	700 to \$75k, 720 to \$100k
Proof of Ownership Required? (3)	Yes
CBR Yrs Infile	7
Number of Tradelines	8
2 yr. Clean Mtg. Required?	Yes
Credit Card Max	\$30k
Credit Card Availability Minimum	40%
Bank Reference	N/A < \$25k, Hi 4 \$25k-\$75k, Low 5 to \$100k
Comp Business Credit (4)	Yes, over \$75k
Insurance Required Prior to Funding? (5)	No

Guidelines

1. Conducting the same type of business in which the equipment will be used, at the same location, under the control of the same owner(s) and management. Acceptable proof of time in business may be Secretary of State records, bank references, business credit reports, Yellow Pages listings or tax returns. Expansions, startups and new locations will not be considered.
2. A current CBR pulled within 10 days of application submission should be included with the request. Applications will not be processed without current signed CBR Authorization on all guarantors. Electronic signatures are not acceptable.
3. Proof of Ownership may be verified using any of the following: business credit reports, tax returns, Secretary of State records or a letter from the applicant's attorney or CPA (licenses will be verified). LEAF will also verify ownership during the verbal at time of funding. Personal guarantees are required for all owners with 25% or more ownership and total ownership represented by personal guaranties must equal 51% or greater. Sole proprietorships are generally not considered.
4. Comp business credit reference is defined as a lease or loan equal to or greater than 75% of the amount being requested that has been open at least 12 months or has been paid out within the past 12 months.
5. Proof of insurance is required prior to funding on all brokered transactions \$100,000 and greater and on all discounted transactions where the PV of the payments being sold exceeds \$100,000. Insurance should be in the name of the borrower and show LEAF Funding, Inc. as Loss Payee. The insurance certificate must also be signed by the issuing agent.
6. Equipment may include: medical equipment or FF&E used in the practice.
7. Verification of Medical License(s) is required.
8. Major student loan delinquency will be grounds for decline.
9. No home based businesses will be considered.

Approvals for Type A medical professionals (see below) will be priced 50 basis points below the Standard Application Only Rates. Transactions for Type B medical professionals will be priced at the Standard Application Only Rates.

Type A	Type B
Anesthesiologists, Board Certified Internists, Cardiologists, Cardiovascular Surgeons, Dentists, Dermatologists, Family Practitioners, Gastroenterologists, General Practitioners, General Surgeons, MD's Maxillofacialists, Nephrologists, Neurosurgeons, OB/GYN's, Oncologists, Ophthalmologists, Oral Surgeons, Orthodontists, Orthopedic Surgeons, Osteopaths, Otorhinolaryngologists (ENT), Pathologists, Pediatricians, Periodontists, Plastic Surgeons, Proctologists, Psychiatrists, Radiologists, Urologists, Veterinarians	Occupational Therapists, Optometrists, Pharmacists, Physical Therapists, Podiatrists, Audiologists, Physician Assistants** **requires license verification of the supervising physician

Simply call one of our experienced marketing representatives at **(800) 669-0222** or email us at marketing@LEAF-Financial.com to find out how LEAF Specialty Finance can assist you with your needs, or quickly fill out our [Free Information Request Form](#) and we will have a marketing representative contact you.