

North South Lease Management Inc.

General Requirements	Credit Terms & Requirements	The Process
<ol style="list-style-type: none"> 1. Owner/Operators Accepted, proof of business entity <ol style="list-style-type: none"> a. INC, LLC, DBA, 1040 Schedule C 2. ACH required on all transactions via IDSC's Cash Management Program 3. GPS on All Trucks 4. Homeowner with proof of residency <ol style="list-style-type: none"> a. Utility Bill b. Phone Bill c. Property Tax Bill 5. Spouses required to sign as additional PG 6. Last 3 months bank statements, business and personal 7. Prior Years Tax Return 8. Financial Statements 	<ol style="list-style-type: none"> 1. Funding Amount - \$40,000 or less 2. Credit Score, NSLM uses Equifax FICO score <ol style="list-style-type: none"> a. 550 or less – max 20 month lease term b. 551-640 – max 38 month lease term 3. Advance Payments <ol style="list-style-type: none"> a. First and Last 2 months required up front 4. \$1.00 and 10% Buyouts offered 5. Time in Business – at least 6 months AS A DRIVER 6. Document Fee - \$550 minimum, non-refundable 7. GPS Fee - \$400, non-refundable 	<ol style="list-style-type: none"> 1. Submit your financing request. Include all information from application checklist. 2. Receive a decision with payment structure details 3. Request Lease Documents 4. Return completed documents to NSLM for approval 5. Funding within 5 business days of all original approved documents being received
Application Checklist	Funding Checklist	
<ul style="list-style-type: none"> ○ Full Legal Name(s) ○ Home Address ○ Social Security Number ○ Business Name ○ Number of years in business ○ Business Entity Type ○ Asset Information ○ Vendor Name ○ Vendor Address ○ Vendor Phone 	<ul style="list-style-type: none"> ○ All original lease documents received and approved by NSLM ○ All advance payments ○ New Title Application, NSLM as Owner and Lien Holder ○ Copy of insurance for full value of truck ○ Copy of old title, front and back, with all liens released ○ Copy of title from trade, if any ○ YTD pay stubs ○ Last 3 months bank statements ○ Copy of Hauling Contract 	<ul style="list-style-type: none"> ○ Dealer Invoice, "Sold To" North South Lease Management ○ Copy of Drivers License, front and back ○ Completed ACH agreement form with voided check ○ Set of Keys and/or Key codes ○ Check for GPS, \$400 payable to NSLM
Automatic Turn Downs		Geography
<ol style="list-style-type: none"> 1. Delinquent child support 2. Bankruptcies that have not been discharged 3. Tax Liens 4. Delinquent installment loans 5. Bank statements showing bounced checks 		<p>NSLM offers financing in all 50 states. We do not finance leases outside of the United States.</p>