CEFI

Commercial Equipment Finance, Inc.

ESPECIALISTAS EN FINANCIAMIENTO DE EQUIPOS COMERCIALES

CAMARA DE COMERCIO DE PUERTO RICO

T 787.302.2334

WWW.CEFIPR.COM

PRESTAMOS	ARRENDAMIENTO CAPITAL	ARRENDAMIENTO OPERACIONAL

DATOS Y VISION DE CEFI

CEFI
Commercial Equipment Finance, Inc.

- Establecida en Puerto Rico en 2009
- Actualmente administramos una cartera ascendente a $40MM.
- Equipo de Trabajo con vasta experiencia financiando equipos comerciales en PR.
- Servimos a mas de 500 Clientes alrededor de la isla.

Ofrecer el mejor servicio y las más innovadoras soluciones financieras diseñadas para satisfacer las necesidades de la comunidad empresarial

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FINANCIAMOS EQUIPOS COMERCIALES

CEFI
Commercial Equipment Finance, Inc.

INDUSTRIAS:

AGRICULTURA

CONSTRUCCIÓN

MANUFACTURA / INDUSTRIAL

HOTELES / RESTAURANTES

SALUD

TECNOLOGÍA

TRANSPORTACIÓN

TURISMO

REQUISITOS

Información Requerida para Procesar Solicitud:

- **Solicitud de crédito (Completar y Firmar)**
- **Factura de Equipos**
- **Estados Financieros – Últimos 2 años**
    - *Estados Interinos – Si aplica*
- **Estados Bancarios – Últimos 3 meses**
- **Estados Financieros de los Garantizadores**
- ***Información adicional podría ser solicitada.***

PRODUCTS

Product Name	Eligible Equipment	Tenor	Comments
Two Party Loans	New & Used Equipment	24- 60 months on new Equipment. Term will depend on useful life. Cranes & other specialized equipment may qualify for additional 24 months.	Payments in Arrears. Collateral Evaluation for Used equipment is required.
Capital Lease	New Equipment	24- 60 months on new Equipment. Used will depend on useful life. Cranes & other specialized equipment may qualify for additional 24 months.	Equal Monthly installments. With $1 Residual Value. Collateral Evaluation for Used equipment is required.
Operating Leases	New Equipment	24 – 60 months Additional 24 months may apply for specialized equipment.	Equal Monthly Payments. . Fair Market Value will apply at end of lease term. No EBO"S available.

RAC (RISK ACCEPTANCE CRITERIA)

Commercial Equipment Finance, Inc.

1. **Applicant Credit Score**
   Minimum 650 Credit Score (UCB) of guarantor/s
   1 X30 over the last 6 months
   3 X30 over the last 12 months
   Minimum 400 D&B if Corporate Borrower (Multinational Firms)

2. **Eligible Collateral**
   Standard Industry collateral types as per Credit Policy

3. **Eligible Terms**
   New – Maximum 60 / 72 month amortization
   Used – 1 to 2 years old – 54/ 66 month amortization
   Used – 3 to 5 years old – 42/54 months
   Used – 5 – 6 years old – 30/42 months
   Used 7++ years old – 24/36 months.

4. **Eligible Advance**
   New and Used: Maximum LTV of 130%
   (based on DV value per Credit Policy)

5. **Annual Cash Flow**
   DSC >1.20

6. **Time in Business**
   Minimum 3 years

7. **Leverage**
   Below $100.0K-N/A
   $100.0K + Proposed involvement-4:1
   Maximum Debt to Tangible Net Worth

8. **Environmental Issues**
   In compliance with applicable environmental laws

9. **Involvement**
   Proposed involvement not to exceed
   2.5 times applicant's TNW

10. **Bankruptcy, Garnishment. Lawsuits**
    Automatic rejection.

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Q & A

CEFI = CAPACIDAD + EXPERIENCIA FINANCIERA

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