



CREDIT CRITERIA PER MAJOR MARKET ~ FINANCING A/V EQUIPMENT

	<u>SOUND COMPANY</u>	<u>CHURCH</u>	<u>PERF. ARTS CTR./CLUBS</u>
<u>TIME IN BUSINESS:</u>	2 + YEARS	5 + YEARS	2 + YEARS*

* NIGHT CLUBS REQUIRE 4+ YEARS TIME IN BUSINESS UNDER CURRENT OWNERSHIP

<u>PERSONAL CREDIT:</u>	675 FICO +	N/A	675 FICO +
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(WE REQUIRE CLEAN PERSONAL CREDIT. NO PREVIOUS BANKRUPTCIES, NO OPEN LIENS, JUDGMENTS, OR ACTIVELY PAST DUE ACCOUNTS. A BIG NO NO = LATE MORTGAGE OR HOME EQUITY LINE PAYMENTS)

<u>BANK STATEMENTS:</u>	YES	YES	YES
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(REQUIRED: PAST 3 MONTHS ~ SUMMARY PAGE ONLY)

<u>APPLICATION ONLY:</u>	YES	YES	YES
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(APPLICATION ONLY UP TO \$150,000.00 IN EQUIPMENT COST AVAILABLE)

We are able to provide financing for transactions above the Application Only Program limit of \$150,000.00 at very competitive rates. Financial Statements will be required to support the approval. Consult your DK Capital, Inc. representative for a list of financial statements needed.