

# Typical Lease Underwriting Process

Sales force generally provides leasing options as part of sales process. The vendor may have limited credit information at this point. If lease proposal is requested...

Vendor works with Sentry/CLA to structure and present appropriate financing proposal

Proposal or quote submitted to customer by Manufacturer/Vendor. There may be several variations before agreement on terms is reached.

Lessee submits requested information to Manufacturer/Vendor or directly to Sentry/CLA

Based on credit profile of customer, different underwriting standards may be applied

## Information May Include:

- Historical Financial Statements (3 years) and Tax Returns
- Personal Financial Statements
- Credit and Trade References
- Company and Management Profiles
- Industry Data

## Financial Analyses May Include:

- Financial Statement Analysis
- External References
- Industry, Management, & Organizational Analysis
- Asset Evaluation

Traditional Financial Analysis (larger, complex, non inv. grade transactions)

Investment grade lessees or previously approved credit lines

Commitment and acceptance

Close and Fund

Decision & Structure

Commitment and Acceptance

Documentation

