



Pima Leasing

& FINANCING CORPORATION

LOAN RATING EVALUATION

Credit Score	Score obtained from Experian or other acceptable Credit Bureau. For Co-Borrowers, use the average of highest scores for each Borrower
Owner's Equity	Equity invested by owner.
Qualifications	Applicant's qualifications to run the business and the overall business and financial literacy, necessary to run the business.
Character	Applicant's criminal or other adverse public history.
Commitment to Business Development	Time and effort input into the development of the Business Plan and projections and obtaining necessary licenses, documents, etc.
Business History (Experience)	Years of operating business and/or years of experience in that business.
Business Profitability	Profitability of the business based on financial projections