



Dear Business Provider,

We truly appreciate your participation in the Customer Financing program. In an effort to expedite the funding of your applications, the following information is intended to be used as a reference whenever “Required Documents for Funding” or “Conditions for Funding” have been requested directly from the applicant(s). This could happen on a case-by-case basis.

Please note that any exceptions or scenarios outside of this guide, would need to be approved and notated on our end.

We can only consider income for individuals signing on the application; Applicant, Co-Applicant.

Verification of All Stated Income

- **Regular Employment**
 - ✓ Recent paystub dated within 30 days, including employer’s name, applicant’s name, YTD’s, and respective pay period dates.
 - Or, recent bank statement dated within 30 days, reflecting at least two recent deposits, including employer’s name, applicant’s name, dates, amounts, etc.
- **Retirement Income**
 - ✓ Recent bank statement dated within 30 days, reflecting at least two recent deposits, including depository’s name, applicant’s name, dates, amounts, etc.
 - Or, Social Security/Disability award letters dated within current fiscal year.
- **Rental Income**
 - ✓ Last two years of tax returns in addition to current rental agreement(s), based on current fiscal year.
- **Child Support or Alimony**
 - ✓ Last six months of deposit history, including depository’s name, applicant’s name, dates, amounts, etc.
 - Or, copies of checks for the last six months.
- **Regular Self Employment**
 - ✓ Last two years of tax returns reflecting AGI’s, based on current fiscal year.
- **Independent Contractor 1099-NEC Self Employment**
 - ✓ Last two years of tax returns reflecting AGI’s, based on current fiscal year.
 - Or, last two years of 1099-NEC’s, based on current fiscal year.



Verification of Current Address - Dated Within 30 Days

- The requested document needs to match the physical address (not P.O. Box), listed on the application as submitted.
 - ✓ Any billing notice (utility, phone, cable, internet, etc.) dated within 30 days. Shipping labels, envelopes, or MACU documentation are not acceptable.
 - Or, recent credit card or bank statement dated within 30 days.
 - Or, signed lease agreement dated within 30 days.
 - Or, current insurance card dated within 6 months.
 - Or, valid picture identification issued within 5 years.
 - Or, most recent tax return.
 - Or, recent paystub dated within 30 days.

Government Issued ITIN Letter or Card - If Letter Dated Within 3 Years

- When the letter is presented, this needs to be dated within 3 years, based on the application date.
 - ✓ Alternatively, the applicant(s) could present the ITIN card if available.
 - Or, the applicant(s) could provide a tax return of one of the past 3 years, based on current fiscal year, in addition to the old ITIN letter (not in lieu of the letter), and both documents reflecting the full (not partial), ITIN listed on the application.
 - Or, the applicant(s) could contact the IRS directly to request an updated record. This could take a couple weeks.

Valid Picture Identification

- When this stipulation is present, the expectation is to obtain a copy of the applicant's valid picture identification. The identification needs to be current, not expired.

Verification of Social Security Number - Social Security Card or W-2

- When this stipulation is present, the expectation is to obtain a copy of the applicant's SSN card, or most recent W-2 reflecting the full (not partial), SSN listed on the application.

For additional information or questions, please do not hesitate to contact your Sales Representative directly, or call us at 888-417-8757. We look forward to guiding you forward!

Sincerely,

Customer Financing Team