



Before Borrowing for Your Fleet, Tidy Up a Thing or Two.

Qualifying for a commercial line of credit is fast and easy with a little preparation. So why not straighten up your financial world? As you check out which financial institution is right for you based on all the things they offer, take a moment to be “ready” and “set” before you “go.”

Here's what you can do to help speed things along:

- ✔ Ensure your company information is up to date with the credit bureaus
- ✔ Be ready with your legal business name, as filed and registered with your local Secretary of State
- ✔ Gather tax returns for the last few years or provide CPA-reviewed or audited statements
- ✔ Know what your commercial vehicle needs are and whether you want to lease or buy
- ✔ Consider that you may be required to have a down payment ready

Here's a look at what lenders usually check out:

- ✔ Your business's credit, such as the score, payment history and high credit amounts
- ✔ Your personal credit if a personal guarantor is required
- ✔ Time in business and industry experience
- ✔ Your business's revenue and profitability trends for the last three years
- ✔ Your intended vehicle usage



Pro Tip:

A Ford Pro[™] FinSimple[™] Commercial Line of Credit takes the stress out of the vehicle financing process by granting you year-round coverage for all your vehicle financing and leasing needs.* So get started on the prep work now, and [apply here](#) when you're ready to grow your fleet.

*Subject to initial approval, ongoing eligibility and periodic reviews.