Credit Guidelines

The Wirt-Rivette Group's credit matrix is provided as a framework to assist you in understanding how your finance transaction may be structured and assessed based on your credit. The Wirt-Rivette Group considers all aspects of your credit and collateral situation as they assess your request.

A **Excellent Credit/High Net Worth**	B **Good Credit/Good Net Worth**
• Personal Credit Score: 750+ • May qualify for bank interest rates or better and programs such as SBA financing • Personal Net Worth: Significant Liquid Assets	• Personal Credit Score: 680-749 • Transaction may require additional collateral • Personal Net Worth: Some Liquid Assets • May qualify for SBA financing • Less competitive interest rates
C **Average Credit/Average Net Worth**	**D** **Below Average to Poor Credit/Limited Net Worth**
• Personal Credit Score: 630-679* • Personal Net Worth: Limited Liquid Assets • Company has positive retained earnings • Transaction will require additional collateral and possibly co-signors • Bank financing will be a challenge or not available	• Personal Credit Score: < 630* • Personal Net Worth: Very Limited to No Liquid Assets • Company has losses or no retained earnings • Transaction (if approved) will require additional collateral and co-signors

Note: All collateral and co-signors must be credit acceptable and approved by The Wirt-Rivette Group. Each credit tier requires a personal guaranty.

*Expect credit card interest rates for these levels of credit.

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