

## Grade & Score Criteria:

Category	Scoring Points
1) Age of Business	New = 6, < 2 yrs = 3, 3 – 4 yrs = 2, 5 – 6 yrs = 1, 7 – 10 yrs = 0, > 10 yrs = -1
2) Public Filings > \$500 (Less than 5 yrs old)	Yes = 4, No = 0
3) Number of Tradelines	None = 6, > 6 = 3, 6 – 11 = 2, 11 – 15 = 1, > 16 = 0
4) Delinquencies, Charge-off or Collection accounts > \$500.00	Yes = 6, No = 0
5) Derogatory accounts / Tradelines : Current	1% - 10% = 2, 11% - 20% = 3, > 20% = 4, > 30% = 6
6) Derogatory accounts / Tradelines : Past	1% - 10% = 1, > 10% = 2, > 25% = 3, > 35% = 4
7) Oldest Tradeline	New = 6, 1 yr = 5, 2 yrs = 4, 3 yrs = 3, 4 yrs = 2, 5 yrs = 1, > 5 yrs = 0
8) Mortgage	Yes = -2, No = 0
9) Loan Balance: Revolving	If < \$25,000 & > 50% available = -1

### FUNDING FACTORS \* Effective: 01/26/2004

PERIOD :		12 Months	24 Months	36 Months	48 Months
G R A D E	( A )	0.0939	0.0489	0.0349	0.0279
	( B )	0.0949	0.0499	0.0359	0.0285
	( C )	0.1179	0.0589	0.0429	0.0329
	( D )	0.1469	0.0729	0.0539	0.0399

\* Equipment funding caps applicable. Rates and Terms are subject to change depending on market conditions. Reproduction or distribution of this document requires written permission from ABC Leasing Inc.

**GRADES: A = <= 0 B = <= 8 C = <= 12 D = >12**