

Sales@NBFCAP.com

- **Tractors** (Medium and Full Sized)
- **Trailers** (OTR)
- **Sub-Prime Lender**
- **TRAC Lease**
- **Promissory Note**
- **Dealer Loyalty**
- **Dealer Incentive**
- **Same Day Approvals**
- **Professional Staff**
- **1 Hour Documents**

www.NBFCAP.com



Transportation Financing

We want to help your customers with a
“leg up” into their next tractor or trailer.



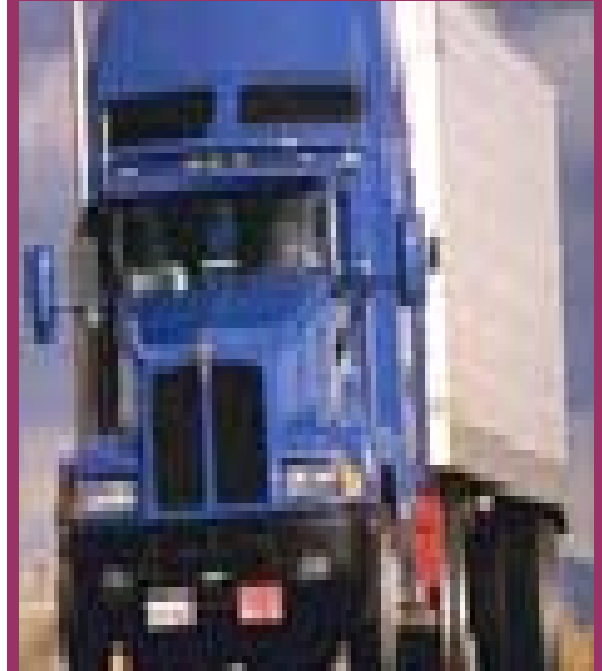
Ask us about our “trickle down” financing

Make sure you have our new address!

NBF Capital, LLC
333 North 300 West
Salt Lake City, Utah 84103-1215

Mailing Address
NBF Capital, LLC
PO Box 4046
Salt Lake City, Utah 84110-4046

Transportation Financing



**Class 7 and 8
Over The Road
Tractors and Trailers**



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NBF Capital, LLC

NBF Capital, LLC specializes in financing medium and full sized tractors and over the road trailers. We cater to the sub-prime customer, and can customize financing opportunities based on credit history, financial stability and the value of the equipment being purchased.



Our financing packages include TRAC leases and promissory notes depending on the needs and location of your customer. We have the ability to do business in most states. We are consistently growing and adding more dealerships to our list of satisfied customers.

Our GOAL is to help you sell more each month!

NBF Capital and Dealer Relationship

We want to be who you turn to when trying to find a creative way to help your customer who may be credit challenged.

Dealer Loyalty

At NBF Capital, we pride ourselves on our relationship with our dealers. When you send us a customer, they remain your customer and cannot take our approval to any other dealer without your authorization. We are loyal to you. We also have a very attractive dealer incentive program. Ask your representative for details.

What we need from you to start:

Credit application

Send us your credit application, we will do the rest. Our professional sales staff will contact your customer, get the required information and our credit authorization, in order to complete the approval documents. All communications are done with a high level of respect and dignity, remembering that we are dealing with your customer.

Tractor or Trailer Specs and Pricing

NBF Capital uses the NADA Guide to evaluate each truck and trailer, along with your assessment of the vehicle, as our lending basis. We ask that you include, with your application, current specs and pricing for the equipment. We can then fairly evaluate the proposed deal.



“We want to be your sales partner”

Decision Time

Our credit managers are always available to make decisions on , and establish terms of, our approvals. We pride ourselves in our ability to provide quick answers, usually the same day as the application is received. After receipt of the proper documentation, (application, credit authorization, truck specs and pricing) many of our decisions are made within 1-2 hours. We recognize the importance of a quick turnaround to your sales effort. We will do all we can to help you make the sale.

Approvals:

Upon approval of the customer’s finance application, an approval letter is generated and immediately sent to you, the dealer. We will follow up with a phone call to go over the terms and conditions with you. We are then happy to work directly with the customer to answer any of their questions or concerns. Our approval rate is excellent by industry standards and we strive for the highest possible closing rate.

Declines:

Unfortunately not all deals warrant approval. If we are unable to finance a customer, we will generate a decline letter and forward it to you. We will contact the customer and explain the situation, and can often find other solutions. We have many options available. We do everything we can to make your customer’s experience a positive one.

