

# **Trucklenders USA Vendor Financing Guide – 2025**

Helping Your Customers Buy More, Faster



**TruckLendersUSA**

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# Why Work with Trucklenders USA?



**Multiple  
Lenders**



**Fast  
Approvals**



**Flexible  
Terms**



**\$500k+ Funding  
Available**



**Vendors Gets  
Paid Fast**



**Bad Credit  
Options**

# OTR Trailer Equipment - A, B, C Credit Financing Options

Program	Time in Business	Equipment Age Limits	Max Term	Down Payment	Max Financing	Special Conditions
<b>Credit Tier 1 (700+ Credit)</b>	2+ years	10 years	72 months	0%	Up to \$500K	
<b>Credit Tier 2 (625+ Credit)</b>	2+ years	10 years	72 months	0-15%	Up to \$250K	
<b>Credit Tier 3 (&lt;625 Credit)</b>	2+ years	10 years	Varies	30-50%	Varies	Prefers homeowner  5+ trade lines required
<b>Start-Up</b>	Less than 2 years	10 years	Varies	20% Down	Up to \$75K	Homeowner required



# OTR Trucking Equipment - A, B, C Financing Options

Program	Time in Business	Equipment Age Limits	Max Term	Down Payment	Max Financing	Special Conditions
<b>Credit Tier 1 (700+ Credit)</b>	5+ years	5 years	72 months	0%	Up to \$500K	5+ Truck Fleet 5+ Years US DOT
<b>Credit Tier 2 (625+ Credit)</b>	5+ years	5 years	72 months	0-15%	Up to \$250K	5+ Truck Fleet 5+ Years US DOT
<b>Credit Tier 3 (&lt;625 Credit)</b>	2+ years	8 years	Varies	30-50%	Varies	HD Trucks ≤ 650K miles  Prefers homeownership, 5+ trade lines required
<b>Start-Up (700+ Credit)</b>	Less than 2 years	5 years	Varies	20% Down	Up to \$75K	Homeowner required





# Vocational Trailer Equipment - A, B, C Financing Options

Program	Time in Business	Equipment Age Limits	Max Term	Down Payment	Max Financing	Special Conditions
<b>Credit Tier 1 (700+ Credit)</b>	2+ years	10 years	72 months	0%	Up to \$500K	
<b>Credit Tier 2 (625+ Credit)</b>	2+ years	10 years	72 months	0-15%	Up to \$250K	
<b>Credit Tier 3 (&lt;625 Credit)</b>	2+ years	10 years	Varies	30-50%	Varies	Prefers homeowner  5+ trade lines required
<b>Start-Up (700+ Credit)</b>	Less than 2 years	10 years	Varies	20% Down	Up to \$75K	Homeowner required



# Vocational Truck Equipment - A, B, C Financing Options

Program	Time in Business	Equipment Age Limits	Max Term	Down Payment	Max Financing	Special Conditions
<b>Credit Tier 1 (700+ Credit)</b>	2+ years	7 years	72 months	0%	Up to \$500K	
<b>Credit Tier 2 (625+ Credit)</b>	2+ years	7 years	72 months	0-15%	Up to \$250K	
<b>Credit Tier 3 (&lt;625 Credit)</b>	2+ years	7 years	Varies	30-50%	Varies	MD Trucks ≤ 250K miles LD Trucks ≤ 150K miles  Prefers homeownership, 5+ trade lines required
<b>Start-Up (700+ Credit)</b>	Less than 2 years	5 years	Varies	20% Down	Up to \$75K	Homeowner required



# Heavy Equipment (Non-Titled) - A, B, C Financing Options

Program	Time in Business	Equipment Age Limits	Max Term	Down Payment	Max Financing	Special Conditions
<b>Credit Tier 1 (700+ Credit)</b>	2+ years	10 years	72 months	0-10%	Up to \$500K	
<b>Credit Tier 2 (625+ Credit)</b>	2+ years	15 years	72 months	0-15%	Up to \$250K	
<b>Credit Tier 3 (&lt;625 Credit)</b>	2+ years	7 years	Varies	30-50%	Varies	MD Trucks ≤ 250K miles LD Trucks ≤ 150K miles  Prefers homeownership, 5+ trade lines required
<b>Start-Up (700+ Credit)</b>	Less than 2 years	5 years	Varies	20% Down	Up to \$75K	Homeowner required



# How the Financing Process Works

You submit applicant  
personal & business info,  
3 months bank  
statements & equipment  
invoice

We match with the  
right lender &  
submit the  
application

Pre-Approval in 24  
Hours (Terms  
Provided)

Customer finalizes  
agreement. Down  
Payment & Terms  
Secured

Vendor gets paid.  
Fast funding direct  
to your account

Customer picks up  
equipment





# **Want to Offer Financing? Get Started in 5 Minutes!**

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