

# Loan Guidelines for First Time FedEx Route Buyers



**Offers Conventional Bank Financing  
(Non-SBA/Lease Financing) for Opportunities  
That Meet the Following Criteria:**

## **Borrower Requirements:**

- Minimum 700 credit score
- No back taxes, tax liens, judgments, or recent bankruptcies
- Buyer must have at least 40% of the purchase price in verifiable liquid assets (not retirement or borrowed funds)
- 25% of the purchase price minimum down payment requirement
- Buyer must have 100% commitment to run the business (PPCLOAN will not pursue loan approval for those candidates planning to retain employment elsewhere or run business as an absentee owner)

## **Acquisition Requirements:**

- Loan purpose limited to route purchases that are currently in line with ISP standards in terms of Daily Stop Totals/PSA Count
- Minimum loan size \$400,000
- Financing of no more than 54% of the gross revenue will be pursued
- Seller must have owned the routes for at least 2 prior tax reporting periods
- No partial route acquisitions (candidate must be buying the entire bundle of routes that match the revenues outlined on the business tax return)



*Should you meet **ALL** of these requirements, please email your contact information and any relevant deal information to [fedex@ppcloan.com](mailto:fedex@ppcloan.com) to set up a time to have a phone consultation with a loan underwriter regarding your financing needs.*

*Please be prepared to talk about your deal in detail, including purchase price, timing of the transaction, business financials, personal financial position, business background, etc.*

**Providing Business Acquisition Financing  
for over 25 Years**

