AL ELITE

FREE SCORECARD · COMPARE FINANCING PROGRAMS

Contractor Financing Provider Scorecard

Score up to three providers on the 13 criteria that decide whether a program pays for itself, plus a fee schedule and decline-path checklist.

INSIDE

- Four provider models
- Fee schedule comparison
- Contract red flags
- 13-criterion weighted scorecard
- Decline-path checklist
- Decision page

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AL Elite Financing is a matching service, not a lender. This resource is general information, not legal, tax, insurance or financial advice.

How to score

Put each provider you're considering in a column and score 1 (poor) to 5 (excellent) on each row. Then weight the rows that matter most to your trade: a storm-market roofer weights speed and credit coverage; a remodeler weights promo plans and limits.

The models

Marketplace / multi-lender
Comparison and coverage; usually no single bank's promo rate.

Single-lender dealer program
One credit decision, often promotional rates, narrower approvals.

Manufacturer program
Promo rates tied to a brand's equipment through its bank partner.

Capital platform
Working capital and customer financing combined.

Scorecard

Criterion (score 1–5)	Provider 1	Provider 2	Provider 3	Weight
No-fee standard plan available				
Promotional plan dealer fees				
Approval rate for our typical customer				
Second-look / waterfall for declines				
Maximum loan size vs our tickets				
Terms available				
Funding speed and staged draws				
Soft-pull pre-qualification				
Mobile application and tools				
Trade-specific experience				
Training and support				
Contract: exclusivity, minimums, exit				
Homeowner experience (reviews of the lender)				
WEIGHTED TOTAL				

Fees and decline path

Plan	Provider 1 fee	Provider 2 fee	Provider 3 fee
Standard rate			
0% 6 months			
0% 12 months			
0% 18 months			
Reduced rate 10 yr			
Reduced rate 15 yr			

- [ ] Ran two or three real customer profiles through each pre-qualification
- [ ] Got each fee schedule in writing
- [ ] Confirmed what happens when the first lender declines
- [ ] Checked exclusivity and termination terms
- [ ] Kept a second provider warm in case the first exits the market

DECISION AND NOTES

Ready to offer financing to your customers?

alelitefinancing.com/for-contractors/ matches you with programs built for your trade. Or call (888) 968-0079.