

# Commercial Transportation Financing

It's not fun when you have to deal with old equipment that is near the end of its estimated lifetime. That might be costing you a significant amount of money on repairs. Maintenance costs, like everything else, are on the rise. Is that affecting your bottom line?

If you need to replace old and failing machinery or expand your fleet, we have the best loan and lease programs for owners' operators or companies in the **transportation business**. Whether you are starting up or a well-established business you can count on GoKapital for commercial transportation financing.

We know that your time is valuable, so we have simplified the loan application process. Now you can get the capital that you need as soon as possible by filling out our **Online Application Form**.

We also understand that having the most reliable equipment and machinery is crucial to your business' success. With GoKapital, you can get it fast and pay it back on affordable monthly payments.

Obtain the financing you need to buy or lease commercial trucks, trailers, buses, limousines, taxis, ambulances, and specialty vehicles.

We provide **commercial loans** for owner-operators and truck dealers. With our loan program, you can buy, lease, or repair any type of vocational or long-haul trucks:

- Buy a new or used truck
- Lease a new or used truck
- Repair or upgrade a truck you own



## Collateral

When you apply for commercial truck financing, the truck acts as collateral for the loan.

## Down payment

Depending on the strength of your loan application, the down payment could range anywhere from **0% to 30%**, or the borrower may require a month's worth of down payment and a security deposit.

## When banks say NO, GoKapital says YES!

Almost every restaurant at some point will require a working capital loan. They are short-term loans that assist restaurant owners in taking care of expenses and operating their business smoothly. Working capital loans enable restaurant owners to access fast loans for restaurants that aren't too huge. The maximum loan amount for such loans is mostly **\$250,000**.

## Leases vs. loans

Many fleets chose to lease and own to maximize their operations. If you're thinking about which option is better for you, read on to learn the pros and cons of leasing or buying.

On a loan, once you pay it back in full, you own the vehicle outright. Owning your fleet is a fantastic idea as it gives you control over your assets. However, in addition to the final purchase price, you need to consider other costs involved with owning such as maintenance, vehicle depreciation, taxes, licensing, etc. Leasing, on the other hand, takes away the down payment and many of the costs of buying.

## Bad credit? No problem

Our loan programs are designed for people that have had unfavorable circumstances in their lives, and as a result, their credit scores have been impacted.

Find out if you qualify for a loan with our **Online Pre-Qualification Tool**.

From charter buses to tow trucks there is sometimes the need to either increase the size of the fleet or replace the aging vehicles. GoKapital, Inc. can help. We pride ourselves on having the simplest, most straightforward online loan application process for transportation financing.

First, complete the application, then be prepared to tell us about your transportation loan goals so we can get to work on making them a reality.

**With a 95% approval rating, our loan process is very straightforward:**



- Apply online
- Qualify instantly
- Fast loan approval

Increase your fleet size – Let us help your company expand your business. We can create a loan specifically for your needs.

## Getting started

Obtaining the capital that you need to invest in your business is just a phone call away. We can help you determine the appropriate amount of money that you require to finance your plans. For more information or to just get some questions answered, [contact us today](#) to see if your commercial transportation business qualifies for one of our specialized financing options.

[APPLY TODAY!](#)

If you are unsure which option to select, simply [APPLY](#) and we will review your options and provide business coaching to ensure you get the right product for your situation.

