



**\$695 Flat Discount
\$295 Acquisition Fee**

TERM	76	72	68
Mileage Cap by Term			
Cars	60,000	70,000	80,000
Trucks & SUVs	70,000	80,000	90,000

Collateral Guidelines	Consumer Guidelines	Contract Guidelines
Vehicles 2016+	FICO Range 500 – 650 ZERO SCORES ARE NOT CONSIDERED.	Down Payment must be 10% Trade Allowance - OK
Max Mileage Cap 80,000 Cars 90,000 Trucks/SUVs	NO REPOS – AUTO CHARGE-OFFS WITHIN LAST 12 MO.- 2 Repos Automatic TD - No extended fraud alerts	TARGET \$20,000-\$25,000 AMT FIN
NO TMU, Salvage, or Branded Titles	MINIMUM 12-MTHS OF OPEN CREDIT – REVOLVING OR INSTALLMENT 70% Credit Utilization MAX	PTI 15% Gross MORT/RENT NOT FACTORED
Proof of Registration is Required before funding	POR - Min 6-month - Phone/Utility/CC or Bank Statements/Cell Bill	Monthly Payment Frequency Only
Simple Interest Only – 30 days to first payment - ALL deferred DP & Stips must be complete before funding	POE-POI - Min 3-month Bank Statements -Two Most Recent Pay Stubs & W-2 INCOME TARGET \$4,500 A MONTH	MAX LTV 135% KBB AVG. WHSLE - Full Credit of VIN plus/minus Mileage. NO SOFT ADDS MAX TERM 76 MONTHS
Rideshare OK	Co-Buyer MUST live at the same address- MUST qualify by income	1 MONTH RECOURSE- Independent NO RECOURSE - Franchise
NO Commercial Vehicles	Current BK - Judgements - Garnishments - Tax Liens NOT ALLOWED	Minimum APR 15% Max State Usury
Unique Approved Vehicles Include: 4X4, 1-Ton Trucks, Hybrids. Ford Transit Connect Vans NO Lemon Law Buy Back, Total Loss, Frame Damage or Electric Vehicles	Driver License/TIN Valid US. International DL- NOT ACCEPTED. TIN Numbers Accepted NO FIRST TIME BUYER PROGRAM	WARRANTY – GAP PRODUCTS ELIGIBLE – MUST STAY UNDER LTV CAP
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