

FICO	Nonprime to Subprime
Interest Rates	9.99% - 24.99%
Discount as low as	\$99
Reserve	Up to 2%, 70/30 split ¹
Max Term	75 months
Max LTV	155% ²
Max Loan	\$35,000
Min Loan	\$5,000
Minimum Monthly Income	\$2,000 from one source ³ , additional \$1,000 for joint
Max Backend ⁴	<ul style="list-style-type: none"> - Min 36/36 full service agreement (max \$2,500 or 4x4 -\$3,000) - Vehicles over 90k, min 24/24 powertrain (max \$1,500 or 4x4 \$2,000) - GAP (state cap or max \$850) - Cancellable products (max \$2,000)

¹ All reserve is subject to chargeback in the event charge off/payoff occurs before three full payments are made.

² LTV is based on NADA clean trade in value (no aftermarket adds)

² New vehicles (untitled, max 5k miles): 105% LTV and used vehicles not in book (max 15k miles): 90% LTV

³ First time buyer must have minimum \$2,500 per month

⁴ May not exceed max LTV or approved backend

- No commercial vehicles, trucks one ton or more, discontinued models, Mini Coopers, conversion vans, salvaged/flood titles or vehicles over 10 years old

****All stips to be delivered within 5 days of receiving contract****

****All deals resubmitted will incur an additional \$99 processing fee****

****All approvals are valid for 30 days****

Tiers, buy rate and fee will be based on credit quality. Decisions are not based on scoring.

Each applicant is evaluated by their stability, ability and willingness to repay the loan.

Term	Max Mileage	Term Ext - \$325
75	25,000	N/A
72	50,000	75
60	75,000	66
48	100,000	54
36	125,000	42

**First Time Buyers
One Prior Repossession
Open Ch7 Bankruptcy
Open Ch13 Bankruptcy
Self-Employed**

Additional stips may be required