



### Program Highlights:

No First Payment Default  
Live Underwriting

Non-Recourse  
Fast Funding

No GPS  
No Dealer Enrollment Fees

### Deal Structure:

Payments up to \$550  
Terms up to 72 Months  
Up to 125% of NADA Clean Trade

APR as low as 15%  
As little as \$500 Cash down  
Loans up to \$25,000

Discounts as low as 3.00%  
Backend Products Up to \$3,600  
Full Advance on Backend Products

### Customer:

Stability Driven Underwriting  
\$1,800 Minimum Income

No minimum residence time  
No minimum credit score

Bankruptcies OK  
Self-employed OK

### Vehicle:

No Model Year Restrictions

Mileage up to 150,000

New & Used

#### ***How to get the best callback???***

- *Applicant has longevity at job and residence*
- *Applicant has previously paid auto loans on bureau*
  - *Applicant has never been repossessed*
    - *Lower Miles, LTV, PTI and DTI*
- *Higher down payment and gross monthly income*

#### **Office Hours**

*Monday - Friday 9 am – 6 pm central time*

*Saturday 10 am - 2 pm central time*

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