

## RV Retail Finance Program

Effective December 1, 2016

### New and Used (2012 and Newer Model Years)

Credit Tiers / Scores	Tier S: 790+			Tier A: 750 - 789			Tier B: 720 - 749			Tier C: 700 - 719			Max Term (mos)	Max DFI	Max Buy Rate Increase
Amount Financed	Advance Discount		Standard Rate	Advance Discount		Standard Rate	Advance Discount		Standard Rate	Advance Discount		Standard Rate			
\$150,000 +	3.74%	3.99%	4.24%	3.74%	3.99%	4.24%	4.49%	4.74%	5.24%	5.49%	5.99%	6.74%	240	4% *	1.00%
\$100,000 to \$149,999	3.74%	3.99%	4.24%	3.74%	3.99%	4.24%	4.49%	4.74%	5.24%	5.49%	5.99%	6.74%	240	6%	1.50%
\$75,000 to \$99,999	3.99%	4.24%	4.49%	3.99%	4.24%	4.49%	4.74%	4.99%	5.49%	5.49%	5.99%	6.74%	240	6%	1.50%
\$50,000 to \$74,999	3.99%	4.24%	4.49%	3.99%	4.24%	4.49%	4.74%	4.99%	5.49%	5.49%	5.99%	6.74%	240	6%	1.50%
\$25,000 to \$49,999	4.24%	4.49%	4.74%	4.24%	4.49%	4.74%	4.74%	4.99%	5.49%	5.74%	6.24%	6.99%	180	6%	1.50%
\$15,000 to \$24,999	4.99%	5.24%	5.49%	5.24%	5.49%	5.74%	5.74%	5.99%	6.49%	6.24%	6.74%	7.49%	144	6%	1.50%
\$10,000 to \$14,999	5.24%	5.49%	5.74%	5.49%	5.74%	5.99%	5.99%	6.24%	6.74%	6.49%	6.99%	7.74%	120	6%	1.50%
\$5,000 to \$9,999	7.99%	8.24%	8.49%	8.24%	8.49%	8.74%	8.74%	8.99%	9.49%	9.49%	9.99%	10.74%	60	1%	1.00%
<b>Max Advance</b> (% of Net Invoice or Wholesale Base Value)	≤ 90%	>90% up to 115%	> 115% up to 125%	≤ 90%	>90% up to 115%	> 115% up to 125%	≤ 90%	>90% up to 110%	> 110% up to 120%	≤ 90%	>90% up to 105%	> 105% up to 115%	* Maximum DFI cap of \$12,000 applies		

#### Used Buy Rates:

Model years **2012** and newer: Use the above buy rates.  
 Model years **2011 - 2009**: Add **0.25%** to the above buy rates.  
 Model years **2008 - 2006**: Add **0.75%** to the above buy rates.  
 Term Limits: Maximum term on units ≥ 8 Model Years old will be reduced up to 36 months. See approval notification for approved maximum term.

#### Down Payment:

Based on Tier & Cash Selling Price

**Tiers S/A/B** 5% < \$100,000 and 10% ≥ \$100,000  
**Tier C:** 10% < \$100,000 and 15% ≥ \$100,000

#### Ally RV Express:

Self Approval Program

Earn up to 7% DFI on all tiers, and **Maximum Advance of 130% on Tiers S/A up to \$99,999**, see Ally RV Express Checklist for complete program details.

#### Payment Deferral:

New & Used Models

See Payment Deferral Instructions for complete program details.  
 No payments for 90 days is available on New 2017 - 2015 and all Used Models

#### Dealer Finance Income (DFI) Paid:

% DFI is a simple percentage of Amount Financed, not the difference between buy rate and contract APR over the term.

**Amount Financed ≥ \$150,000:** 1% of amount financed for each 0.25% increase above the buy rate up to 4%. Maximum DFI is 4% (1.00% total rate increase);  
**Amount Financed between \$10,000 and \$149,999:** 1% of amount financed for each 0.25% increase above the buy rate up to 6%. Maximum DFI is 6% (1.50% total rate increase);  
**Amount Financed between \$5,000 and \$9,999:** 0.25% of amount financed for each 0.25% increase above the buy rate up to a maximum 1% (1.00% maximum total rate increase)  
**Maximum DFI:** \$12,000 ; In California, no dealer finance income (DFI) will be paid on contracts with terms of 60 months or less.  
 For contract terms greater than 60 but less than 84 months, the maximum DFI paid will be up to 5%.

#### Advance Guidelines:

**New 2016 and newer models with a net invoice < \$50,000:** the actual OEM discounts OR up to 20% of the net invoice amount (whichever is less) may be added back to the net invoice amount.  
**New 2016 and newer models with a net invoice ≥ \$50,000:** the actual OEM discounts OR up to 10% of the net invoice amount (whichever is less) may be added back to the net invoice amount.  
**New 2015 models:** Valuation will be the net invoice amount (no OEM discounts).  
 Advance based on percentage of invoice stated above, including T, T & L, plus 100% of dealer installed options at dealer cost - no labor (invoice required)  
**All Used Models:** Valuation will be 110% of NADA base wholesale book value (excluding adds) +/- mileage adjustment.

**Back-End Guidelines:** Total advance for all back-end products (Tyron flat tire protection is the only product considered a front-end product) may not exceed \$2,500 or 15% of net invoice of wholesale base value (whichever is greater) with a cap of \$10,000. If Total Amount Financed (aka line 5) divided by EDC (net invoice or wholesale book value) is <130%, the cap is the lower of 15% or \$20,000. Service providers and products must be approved by Ally prior to submitting with a contract package.

#### Other Guidelines / Requirements:

Tiers are based on the credit score of the Primary Wage Earner (PWE).  
 Buy rates are locked-in for **30** days from decision date. Credit approvals are good for **60** days from decision date.  
 Maximum allowable mileage on used units is **75,000** miles.  
**No full-timers** or other applicants intending to use the vehicle as a dwelling. No Destination Trailers placed on private property. No commercial use. No Expatriates.  
**All eligible units:** Class A, B, C, Travel Trailers, Fifth Wheels, Camping Trailers, and Destination Trailers must be listed in the NADA guidebook and carry Intertek, Pacific West Associates (PWA) or RVIA seal of endorsement.