

**Electronic Titling:**

GA- 001102591608  
SC- 32962814  
FL-0233905465  
NC-000036271692

Tier Score is based on Equifax BEACON  
9.0- Auto Industry Credit Bureau

This sheet is to be used only as a guideline

Actual rates will be provided in the call back through DT or R1 and are based on deal structure, credit profile, term and vehicle.  
Any changes to the structure may result in a change of decision status and/or buy rate

	Tier 1	Tier 2	Tier 3	Tier 4	Score <640
<b>Year Models 2013-2016</b>					
Rates as low as	<b>2.55</b>	<b>2.95</b>	<b>3.45</b>	<b>3.95</b>	<p><b>Will consider with Good Auto Credit and Equity:</b></p> <p><b>REFER TO CALL BACK RATE</b></p> <hr/> <p><b>Acquisition Fees</b> Credit Scores 620-639 = \$159 Credit Score &lt;620 = \$259</p> <hr/> <p><b>VSI Fee-\$79*</b> *Deducted from Contract Proceeds</p>
Max Front End Advance	<b>130%</b>	<b>125%</b>	<b>120%</b>	<b>110%</b>	
<b>Year Models 2011-2012</b>					
Rates as low as	<b>2.55</b>	<b>2.95</b>	<b>3.55</b>	<b>4.25</b>	
Max Front End Advance	<b>130%</b>	<b>125%</b>	<b>120%</b>	<b>110%</b>	
<b>Year Models 2009-2010</b>					
Rates as low as	<b>3.05</b>	<b>3.45</b>	<b>4.05</b>	<b>4.45</b>	
Max Front End Advance	<b>130%</b>	<b>125%</b>	<b>120%</b>	<b>110%</b>	
<b>Year Models 2007-2008</b>					
Rates as low as	<b>3.25</b>	<b>3.65</b>	<b>4.35</b>	<b>4.95</b>	
Max Front End Advance	<b>130%</b>	<b>125%</b>	<b>120%</b>	<b>110%</b>	

**Terms available Up to 84 months depending on credit score, advance, year model & mileage**

**RATE ADJUSTMENTS (will be included in callback)**

Tier 1-3 Applicant w/Tier 5 Co-App (+1.00%)	Add .25% to rate for each 3 months over max term	Call for rates and terms on > 100,000 miles
Tier 1-3 Applicant w/Co-App < 620(+2.00%)	Add 2.0% to All Commercial Used Vehicles	Call for rates and terms on 2004-2006 models
CPO Program Discounts Available	Add .50% to rate if mileage is 90,000-99,999 miles	Add .40% to rate for DTI of 45% - 50%
Equity Discounts Available	Add .40% to rate if mileage is 80,000-89,999 miles	Add .50% to rate for DTI of >50%

**-Limited Credit/No Credit Program Loans (LNC)**

Rates - New-2011 Model Years = **7.95%** \*  
2010-2007 Model Years = **8.95%** \*  
\* 2% discount off base rate when >700 FICO with 3 tradelines (rate discount will be in call back if applicable)  
Max Term 60 Months; Max Rate Mark up 1%

**-College Graduate Program (CGP)**

Rates - **5.75%**=> 660 FICO & **8.75%** <660 FICO  
(Max Rate Mark up 1%)

**-High Mileage Program (HMP) >100k miles & Old Model Program (OMP) <2006 model years**

\* Requires 670+ Credit Score (Max Rate Mark up 2%)  
\*\*\$99 - \$199 Acquisition Fee applies on units <2004 & >150k miles - See call back for details

**-Super Tier Program (ST) - 760+ FICO eligible for 130%-140% advance with 1.50-2.00 add to base rate**

**DEALER RESERVE PROGRAM**

Maximum Dealer Spread: 12-66 Months - 1.25% >66 Months - 1.00%

**Enhanced Super Flat Reserve**

Written at Buy Rate <\$7,500 = \$0 reserve

Written at Buy Rate >=\$7,500 = 1.75%

Exact .75 Rate Mark-up = 3.0%

Exact 1.00 Rate Mark-up = 3.5%

Exact 1.25 Rate Mark-up = 4.0%\*\*

**\*\*Max Term of 66 months for 4% superflat**

**Paid at 100% (no reserve split) based on Total Dollar Amount of Contract**

**TERMS AND CONDITIONS**

- Approvals are good for 30 days only and include TTL and doc fees; Employment and income subject to verifications
- First payment due date-30 to 45 days from date of contract
- Equity discount calculated as a % of NADA Clean Trade-In on used vehicles and as a % of invoice on new vehicles
- Commercial vehicles, LNC & CGP Program s are ineligible for equity discount
- LTV adjustments and discounts will be included in call back rate
- \*All New 2014 models will be calculated by using NADA clean trade-in used
- \*Max LTV 115% on terms > 75 months (700+ FICO); Max LTV 110% on terms > 75 months (680-699 FICO)
- \*Mitsubishi models are NOT eligible for terms > 75 months
- Gap Insurance Selling Price Capped at \$900
- Backend Policy-Vehicles wholesale value (used)/invoice value (new) <\$15,000 = \$3,000 max (including \$900 max GAP) and vehicles wholesale value (used)/invoice value (new) > or= to \$15,000= \$4,500 max (including \$900 max GAP)
- Minimum Service Contract = 24 months/24,000 miles without prior approval
- Max Advance is based on Invoice (New) and NADA Clean Trade-In (Used) Book Out Sheet Required
- Exotic Vehicle Policy: Add 1%, Maximum Advance is 75% of MMR w/max of \$75,000 AMF (whichever is less) call CU for list of vehicles
- No Delivery Vehicles, Branded Titles, Gray Market, Frame Damage, Salvage, Lemon Law, Manufacturer Buyback, or Flood/Hail Damage vehicles

**Rates as low as 2.55%**