

BRANDAUTO FINANCE

Effective 7-22-2015

High Mileage Underwriting Guidelines*

Credit Score Range	Beg. Miles	LTV	Rate Adj. /Acq Fee	DTI	PTI	Term
740+	90k-119,999	Std (130%)	0.50%	Std	Std	Std**/ Max 60
740+	120k-150k	Std (130%)	1.00%	50%	20%	Max 60
740+	>150,000	Std (130%)	1 % + Acq Fee	50%	20%	Max 48
700-739	90k-119,999	Std (125%)	0.50%	Std	Std	Std**/ Max 60
700-739	120k-150k	Std (125%)	1.00%	50%	20%	Max 60
700-739	>150,000	Std (125%)	1 % + Acq Fee	50%	20%	Max 48
670-699	90k-119,999	Std (120%)	0.50%	Std	Std	Std**/ Max 60
670-699	120k-150k	Std (120%)	1.00%	50%	15%	Max 60
670-699	>150,000	Std (120%)	1 % + Acq Fee	50%	15%	Max 48

** 90k - 99,999 miles = Standard Rate Sheet Max Term, 100k - 150k miles = 60 Month Max Term

Eligible for Equity Discounts; Maximum rate mark-up = 2.0%; Maximum Back End =

Vehicles wholesale value (used)/invoice value (new) <\$15,000 = \$3,000 max (including \$900 max GAP) and
vehilces wholesale value (used)/invoice value (new) > or = to \$15,000 = \$4,500 max (including \$900 max GAP)

Add \$99 Acq Fee for Mileage > 150,000 with >=670 FICO (No additional rate bump)

Add \$199 Acq Fee for Mileage > 150,000 with <670 FICO (No additional rate bump)

** If Model Year and Mileage Acq Fee applies - We we will only charge one Acq Fee to dealer

See list below for Excluded Vehicles

High Mileage Vehicles Not Eligible >100,000 Miles

Chevrolet	Chrysler	Dodge	Ford	GMC	BMW	
All Gas Vans	All Gas Vans	All Gas Vans	All GasVans	All Gas Vans	All Models	
Hummer	Land Rover	Mercury	Mitsubishi	Oldsmobile	Mercedes	
All Models	All Models	All Models	All Models	All Models	All Models	
Pontiac	Porsche	Saab	Saturn	Smart	Suzuki	Cadillac
All Models	All Models	All Models	All Models	All Models	All Models	All Models

Subject to change at any time

Older Model Underwriting Guidelines

Credit Score Range	LTV	Rate Adj	DTI	PTI	Term
740+	Std (130%)	0.50%	50%	20%	Max 60/48**
700-739	Std (125%)	0.50%	50%	20%	Max 60/48**
670-699	Std (120%)	0.50%	50%	15%	Max 60/48**

**< 100k miles = 60 Max Term; >= 100k miles = 48 Max Term

Add .50% bump to base rate for model > than 8 years old (2006 and older) (only one bump applies)

Add \$99 Acq Fee for Model Years > than 11 years old with >=670 FICO (No additional rate bump)

Add \$199 Acq Fee for Model Years > than 11 years old with <670 FICO (No additional rate bump)