

Globe Acceptance Inc. Stipulations

STANDARD – Are to be provided or satisfied on every funded deal.

- Executed and properly completed Retail Installment Contract, signatures match IDs, dealer name must match dealership license.
- Valid and current (not expired) state issued drivers license or ID for each buyer and cosignor.
- Buyer(s) and cosignor(s) names and signatures must match IDs.
- Cosignor notices (more than 1 signing party, not married, different last names or addresses)
- Due dates between the 1st and the 20th of the month (at least 30 and no more than 45 days from sale date)
- Signed application from you sent in with deal
- Down payment or trade in
- Buyers Guide
- Odometer statement
- Damage disclosure where applicable (IA)
- Bookout at NADA clean trade (must match stated value)
- No branded, salvage, rebuilt, grey or TMU titles
- Lien perfected in the buyer's state of residence with correct lien holder name and address
- Current paycheck stub showing YTD earnings as stated on application (no handwritten)
- References (5) with complete addresses and phone numbers
- Phone bill in buyer's name at the stated address (cell phone acceptable, no prepaid)
- Agreement to Provide Insurance properly completed and signed
- Insurance binder, correct lienholder, \$500 deductible comprehensive and collision
- Welcome call completed to buyer(s) at the home phone
- Service contracts and GAP must be Globe program only, include if sold

DISCRETIONARY – Are required by Globe based on the circumstances of the deal.

- Bank statements, complete, last 3 months (fixed income and business for self)
- Tax returns, complete including W2s, last 2 years (business for self)
- Business license (business for self)
- Last paycheck from prior job or prior year end(short job, near 1st of the year)
- Mortgage statement or modification agreement(mortgage not reported or negative)
- Landlord contact information and positive reference (build positive credit history)
- Rental agreement and last rent receipt(address variance, stated rent unlikely)
- Mobile home title and lot rent agreement(address variance, stated housing cost unlikely)
- GPS installed and tested(major metro area, prior repos, no established residence, poor credit score, equity deal, balance over \$15,000)
- GPS disclosure (where applicable, IA)
- 1st payment with the deal (higher LTVs, slow credit, light down payment)
- ACH agreement properly executed(prior problems with timely payment)
- Trade open auto(a new contract would result in more open autos than buyer/drivers)
- Buyer's statement regarding prior credit issues and repossession(s), written and signed

Lienholder address for title purposes, insurance binders and funding packages:

Globe Acceptance, Inc.

PO Box 65400

West Des Moines, IA 50265

515-225-9067X5 for funding and buyers

877-684-5845 fax