



**Metric & Euro  
Non-OEM  
Multi-State**

Honda, Suzuki, Yamaha, Kawasaki, KTM, Ducati, BMW, Triumph  
(Effective Dec 31, 2015)

MERTIC & EURO: New & Used Street Legal Motorcycles & Scooters, 600CC Minimum							
Loan Amount	Maximum Term			Contract Rate (Lower of)	Dealer Fee	VSI	
	NEW 2015+	2007+	2001 - 2006			Touring Cruiser	Sport Bikes
\$2000 - \$5000	30 Mos.	30 Mos.	24 Mos.	21% or State Max	\$295	\$199	\$299
\$5001 - \$7500	42	42	36	21% or State Max	\$295	\$199	\$299
\$7501 - \$10000	48	42	42	21% or State Max	\$395	\$199	\$299
\$10001 - \$12500	54	54	48	21% or State Max	\$395	\$299	\$399
\$12501 - \$15000	60	60	54	21% or State Max	\$495	\$299	\$399
\$15000 - \$20000	66	60	54	21% or State Max	\$495	\$299	\$399
>\$20000	72	66	60	21% or State Max	\$595	\$399	\$399

ELT CODES	
AZ	1159172
CA	ESX
CO	E0011591720001
FL	244651295
GA	001119603090
ID	001159172
IA	00115917200
MD	6776
MA	In State: (Assured) C33753
MA	Out of State: (RTA) C41553
NE	12424578
NC	41706865
PA	00115917201
SC	33802755
SD	001159172
TX	115917200
VA	RTA02
WI	125952

<b>ADVANCE</b>	<b>Credit Score:</b> No minimum credit score. We are a Subprime and Non-Prime lender.
<b>NEW (Untitled) (2016/2017)</b>	100% of MSRP + VSI + Allowable adds up to 20% of MSRP. <b>Total financed not to exceed 120% of MSRP with allowable adds + mandatory VSI.</b>
<b>NEW (Untitled) (2015)</b>	90% of MSRP + VSI + Allowable adds up to 20% of MSRP. <b>Total amount financed not to exceed 110% of MSRP with allowable adds + mandatory VSI.</b>
<b>NEW (Untitled) (2013)</b>	125% NADA clean trade + VSI + Allowable adds up to 20% of NADA clean trade. <b>Total financed not to exceed 145% of NADA trade with allowable adds + mandatory VSI.</b>
<b>Advance USED: (&lt; \$10K + 5%)</b>	125% NADA clean trade + VSI + Allowable adds up to 20% of NADA clean trade. <b>Total financed no to exceed 145% of NADA trade with allowable adds + mandatory VSI.</b>
<b>Down Payment:</b>	A minimum down payment of 10% (cash or trade) of vehicle sale price, plus Tax, Title, Registration. No rebate or other offer may be used towards customer's down payment.
<b>Payments:</b>	Tailored for customer. Example: weekly/bi-weekly same as customers pay dates.
<b>Allowable Adds: <u>See HD sheet for HD</u></b>	Approved, refundable VSC: (NEW, MSRP, 48 mo min) (WRAP, \$895, 48 mo min) (Used, \$1095, 36 mo min) \$595 for wheel & tire (for term of loan), \$495 GAP (min 150% coverage, prohibited in MA)
<b>Not Allowed:</b>	Credit life, disability, theft & etch, pre-paid maintenance, apparel or accessories.

**GENERAL INFORMATION**

**Lien Holder: (MA & CT Only)** Assured Auto Finance Inc. PO Box 630, Beverly MA 01915  
**Lien Holder: (Outside MA & CT)** Ride Today Acceptance LLC. PO Box 657, Beverly MA 01915  
**Insurance:** Full comprehensive and collision, \$500.00 maximum deductible.  
 These guidelines are for qualifying On-Road, Sport, Cruiser and Touring models only, within minimum 600CC motor.  
 Primary applicant must have valid in-state driver's license with motorcycle endorsement.  
 Used must be listed in NADA motorcycle guide.  
 Approvals are valid for 30 days from date of issue.  
 First weekly/bi-weekly pmt must fall on customer's pay day and be no greater than 14 days from contract date.  
 First monthly payment can be no greater than 30 days from contract date. (No 1st pmt 29th - 31st of month)  
 Minimum Income: \$2000/mo Individual, \$3000/mo Joint.  
 Refer to our funding checklist for complete list of necessary funding documents.  
 Dealer documents available at [www.ridetodayacceptance.com](http://www.ridetodayacceptance.com) or by calling 978-993-7000.

**SUBMIT APPLICATIONS ONLINE, OR FAX TO 978-522-8338**

CREDIT & FUNDING: 978-993-7000 (option 4)

MARKETING DEPARTMENT: 978-993-7000 (option 2)

Ride Today Acceptance LLC, 140 Elliott Street Suite 3, Beverly, MA 01915  
 Phone: 978-993-7000 Fax: 978-522-8338  
[www.ridetodayacceptance.com](http://www.ridetodayacceptance.com)