

BANKRUPTCY FRANCHISE AUTO RATE SHEET

Contact Us: 877-475-5959

Dealer Support: dealersupport@finbeusa.com

Dealer Support Hours

Monday - Friday: 9:00 a.m. - 8:00 p.m. EST Saturday: 10:00 a.m. - 7:00 p.m. EST

Verification Support: verification@finbeusa.com

Verifications Support Hours

Monday - Friday: 9:00 a.m. - 6:00 p.m. EST

Upload stips: <https://dealerportal.finbeusa.com/login>



DRM Name: _____ Phone: _____ Email: _____

OPEN CHAPTER 7 & 13 BANKRUPTCY PROGRAM GUIDELINES

Max Amount Financed ¹	\$40,000
Max Monthly Payment ¹	\$900
Max LTV ² (line 5)	140%
Max PTI ¹	20%
Min Cash Down Payment ³	\$1,000
APR % ⁴	19.95% - 27.95%
Minimum FICO	N/A
Min Monthly Income	\$3,000
Max Age of Vehicle	2015 or newer

¹ Can exceed with cancellable backend.

² LTVs based on using JD Power Clean Trade or KBB Lending (KBB Lending is only for certain Western States; please consult with your Dealer Relationship Manager) for used vehicles and Invoice for new vehicles.

³ Trade-in or rebate equity is not included in Cash Down Payment.

⁴ Always limited to comply with state usury.

EQUITY PROGRAM

Line 5 LTV² <= 100% and Cash Down Payment >= 30% of Sales Price to waive POI/VOE

Blackout Period: First payment due date may NOT fall after the 25th of the month.

Terms & Mileage		
Non-Diesel Vehicle Miles	Max term	Diesel Vehicle Miles
0 - 60,000	72 months	0 - 150,000
60,001 - 100,000	66 months	150,001 - 200,000
100,001 - 125,000	60 months	200,001 - 250,000
125,001 - 150,000	54 months	250,001 - 300,000
150,001 - 180,000	48 months	300,001 - 350,000

Any changes to an application may result in revised pricing.

REV. 11/12/24