

## 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 <sup>1</sup>	\$35,000 Used; \$40,000 New
Max Monthly Payment <sup>1</sup>	\$800 Used; \$900 New
Max LTV <sup>2</sup> (line 3)	110%
Max LTV <sup>2</sup> (line 5)	140%
Max PTI <sup>1</sup>	20%
Min Cash Down Payment <sup>3</sup>	\$1,000
APR % <sup>4</sup>	15.95% - 27.95%
Minimum FICO	N/A
Min Monthly Income	\$3,000
Max Age of Vehicle	2015 or newer

**EQUITY PROGRAM**  
Line 5 LTV<sup>2</sup> <= 100% and Cash Down Payment >= 30% of Sales Price to waive POI/VOE

**OK TO ADD CANCELLABLE BACKEND PRODUCTS ON EVERY DEAL**  
**(Up to 30% OF BOOK VALUE NOT TO EXCEED \$10,000)**

<sup>1</sup> Can exceed with cancellable backend.

<sup>2</sup> 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.

<sup>3</sup> Trade-in or rebate equity is not included in Cash Down Payment.

<sup>4</sup> Always limited to comply with state usury.

Terms & Mileage		
Non-Diesel Vehicle Miles	Max term	Diesel Truck 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