

CLASSIC 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: _____

CLASSIC PROGRAM GUIDELINES

Max Amount Financed ¹	\$35,000 Used; \$40,000 New	<div style="background-color: #f4a460; padding: 10px; margin-bottom: 10px;"> <p>EQUITY PROGRAM</p> <p>Line 5 LTV² <=</p> <p>100% and Cash Down Payment >=</p> <p>30% of Sales Price to waive POI/VOE</p> </div> <div style="background-color: #1a3d4d; color: white; padding: 10px;"> <p>OK TO ADD CANCELLABLE BACKEND PRODUCTS ON EVERY DEAL</p> <p>(Up to 30% OF BOOK VALUE NOT TO EXCEED \$10,000)</p> </div>
Max Monthly Payment ¹	\$800 Used; \$900 New	
Max LTV ² (line 3)	100%	
Max LTV ² (line 5)	130%	
Max PTI ¹	15%	
Min Cash Down Payment ³	\$3,000	
APR % ⁴	19.95% - 27.95%	
Minimum FICO	525	
Min Monthly Income	\$4,000	
Max Age of Vehicle	2020 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.

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