VAMOS FRANCHISE AUTO RATE SHEET

FinBe USA

DRM Name: _____   Phone: _____   Email: _____

VAMOS PROGRAM GUIDELINES

	Cars & SUVs	IPV (Income Producing Vehicle) PickupTrucks, Cargo & Transit Vans
Max Amount Financed [1]	$40,000	$70,000
Max Monthly Payment [1]	$900	$1,500
Max LTV [2] (line 5)	140%	140%
Max PTI [1]	20%	20%
Min Cash Down Payment [3]	10% of sales price	10% of sales price
APR % [4]	as low as 19.95%	as low as 19.95%
Minimum FICO	N/A	N/A
Min Monthly Income	$3,000	$5,000 (Must prove with bank statements through Turbo Pass)
Max Age of Vehicle	2015 or newer	2010 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 LTV [2] <= 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
N/A	84 months	0 - 40,000
N/A	78 months	40,001 - 100,000
0 - 60,000	72 months	100,001 - 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

Program Highlights

- Discounts as Low as 0%
- SSN / ITIN Not Required
- Preferred pricing with proof of ITIN
- Job Letters Accepted
- Foreign Driver's License, Passport or Matricula Accepted
- Self-Employed Buyers

Any changes to an application may result in revised pricing.

REV. 11/12/24