

VAMOS 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: _____

VAMOS PROGRAM GUIDELINES

	IPV (Income Producing Vehicle) Work Pick-Up Truck	All Other Vehicles
Max Amount Financed ¹	\$40,001 – \$70,000	\$40,000
Max Monthly Payment ¹	\$1,500	\$900
Max LTV ² (line 3)	110%	110%
Max LTV ² (line 5)	140%	140%
Max PTI ¹	20%	20%
Min Cash Down Payment ³	10%	10%
APR % ⁴	as low as 15.95%	as low as 15.95%
Minimum FICO	N/A	N/A
Min Monthly Income	\$5,000 (Must prove with bank statements through Turbo Pass)	\$3,000
Max Age of Vehicle	2010 or newer	2015 or newer

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

EQUITY PROGRAM:

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

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
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

- ◆ Up to \$10K on Cancellable Backend
- ◆ 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