

## 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. - 6:00 p.m. EST

**Verification Support:** verification@finbeusa.com

**Verifications Support Hours**

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

**Upload steps:** <https://dealerportal.finbeusa.com/login>



DRM Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

### PROGRAM GUIDELINES FOR VAMOS, BANKRUPTCY AND CLASSIC

Max Monthly Payment	\$800
Max LTV Including Back End <sup>2</sup>	135%
Max PTI Including Back End <sup>2</sup>	20%
Min Cash Down Payment <sup>3</sup>	12% of sales price (or as low as \$1,000 for BK)
Max APR % <sup>4</sup>	24.99%
Minimum FICO	N/A
Min Monthly Income	\$3,000
Max Age of New/Used Vehicle <sup>5</sup>	2018 or newer

<sup>1</sup> Max Amount Includes Back End

<sup>2</sup> LTV and PTI 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.

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

<sup>4</sup> Usuary Limits Apply

<sup>5</sup> New & Used Vehicles (cars, suv's, vans and trucks)

### PROGRAM HIGHLIGHTS

#### VAMOS

- ♦ Discounts as Low as 0%
- ♦ SSN / ITIN Not Required
- ♦ Preferred pricing for ITIN
- ♦ Valid Driver's License, Passport or Foreign Driver's License Required
- ♦ Self-Employed Buyers Welcome

#### BANKRUPTCY

- ♦ Open Chapter 7 and 13 BKs
- ♦ Discounts as Low as 0%
- ♦ Valid and Unexpired Driver's License Required
- ♦ Self-Employed Buyers Welcome

#### CLASSIC

- ♦ No Minimum FICO
- ♦ Discounts as Low as 0%
- ♦ Valid and Unexpired Driver's License Required
- ♦ Self-Employed Buyers Welcome

GPS is required on all vehicles (excluding Franchise)

**Blackout Period: First payment due date may NOT fall after the 25<sup>th</sup> of the month.**

#### Terms & Mileage

Vehicle Miles	Max term
0 - 60,000	72 months
60,001 - 100,000	66 months
100,001 - 125,000	60 months
125,001 - 150,000	54 months
150,001 - 180,000	48 months

**Any changes to an application may result in revised pricing.**