

## CLASSIC INDEPENDENT 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 <sup>1</sup>   | \$35,000                                     |
| Max Monthly Payment <sup>1</sup>   | \$800  |
| Max LTV <sup>2</sup> (line 5)      | 140%   |
| Max PTI <sup>1</sup>               | 15%  |
| Min Cash Down Payment <sup>3</sup> | 10% of sales price                           |
| APR %                              | Not to exceed the state usury, if applicable |
| Minimum FICO                       | 525  |
| Min Monthly Income                 | \$3,000                                      |
| Max Age of Vehicle                 | 2019 or newer                                |

<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.

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

### EQUITY PROGRAM

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

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

**GPS is required on all vehicles**

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

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