

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



DRM Name: _____ Phone: _____ Email: _____

PROGRAM GUIDELINES

PROGRAM	VAMOS (No SSN/ITIN)	BANKRUPTCY	CLASSIC
Max Amount Financed ¹	<ul style="list-style-type: none"> ◆ \$35,000 ◆ \$45,000 Diesel Trucks 	<ul style="list-style-type: none"> ◆ \$35,000 ◆ \$45,000 Diesel Trucks 	<ul style="list-style-type: none"> ◆ \$35,000 ◆ \$45,000 Diesel Trucks
Max LTV (line 5) ²	200%	200%	140% (GPS/SI device required)
Max Monthly Payment ¹	<ul style="list-style-type: none"> ◆ \$800 ◆ \$1,000 Diesel Trucks 	<ul style="list-style-type: none"> ◆ \$800 ◆ \$1,000 Diesel Trucks 	<ul style="list-style-type: none"> ◆ \$800 ◆ \$1,000 Diesel Trucks
Max PTI ¹	20%	20%	15%
Min Cash Down Payment ³	\$1,000	\$1,000	\$4,000
APR % ⁴	15.95% - 27.95%	15.95% - 27.95%	19.95% - 27.95%
Minimum FICO	N/A	N/A	525
Min Monthly Income	\$3,000	\$3,000	\$4,000
Max Age of Vehicle	2015 or newer	2015 or newer	<ul style="list-style-type: none"> ◆ 2020 or newer ◆ 2015 or newer (Diesel Trucks only)

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 NADA/JD Powers Clean Trade or KBB Lending (KBB Lending is only for certain Western States; please consult with your Dealer Relationship Manager) for used vehicles.

³ Trade-in or rebate equity is not included in Cash Down Payment.

⁴ Always limited to comply with state usury.

Terms & Mileage

Miles	Max term	Miles (diesel trucks only)
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

Program Highlights

- ◆ Discounts as Low as 0%
- ◆ SSN / ITIN Not Required
- ◆ Preferred pricing with proof of ITIN
- ◆ Foreign Driver's License, Passport or Matricula Accepted
- ◆ Open Chapter 7 & 13
- ◆ Multiple Bankruptcies
- ◆ Self-Employed Buyers

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GUIDELINES & FUNDING REQUIREMENTS

Gap	Up to \$1,200 or state max
ESC	<ul style="list-style-type: none"> Minimum contract term must be 24 months/24,000 miles and must include coverage for seals and gaskets Warranty can be sold for a max of \$4,000 (cars); \$5,000 (pick-up trucks) and \$6,000 (diesel trucks)
Insurance Deductibles	Max \$1,000 Comprehensive/Collision
Proof of Residence	<ul style="list-style-type: none"> Must be dated within the past 30 days One form of standard POR required (Electric/cable/water bill, bank statement, phone bill, credit card, medical bill, etc.) Forms of junk mail will not be accepted In lieu of acceptable POR, Ituran GPS/SI device may be accepted
Proof of Income	<ul style="list-style-type: none"> Most recent paystub for W-2 applicants 4 consecutive months of most recent bank statements for all other applicants If a job letter is used for POI, installation of Ituran GPS/SI is required. Must register for Autopay or a \$500 additional fee will apply.
Ineligible & Restricted Vehicles	<ul style="list-style-type: none"> Rebuilt, branded/salvage, lemon law, gray market/unknown mileage, total loss, flood damaged vehicles, airbag deployment – including taxis, limousines, police cars, delivery vehicles, tow, ride sharing vehicles, and all discontinued lines –are ineligible Frame/structural/unibody damage vehicles accepted with 2-payment recourse

IMPORTANT ADDRESSES

UPS or USPS Shipping to DDS:

FinBe USA
4054 Willow Lake Blvd, Suite 5059
Memphis, TN 38118

FedEx Shipping to DDS:

FinBe USA
4054 Willow Lake Blvd, Suite 5059
Memphis, TN 38153

Contract Assignment/ Gap/ Warranty:

FinBe USA
1475 W. Cypress Creek Rd. #300
Fort Lauderdale, FL 33309

Lienholder Registration:

FinBe USA
P.O. Box 278272
Sacramento, CA 95827

Loss Payee for Insurance:

FinBe USA
P.O. Box 924249
Fort Worth, TX 76124