

## MOBILITY VEHICLE PROGRAM (MVP) AUTO RATE SHEET

**Contact:** James Bartalsky 954-475-6010 or 954-475-5972  
james.bartalsky@finbeusa.com

**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>



### PROGRAM GUIDELINES

Max Amount Financed	\$75,000
Min Monthly Income	\$2,000
Max Monthly Payment	\$1,500
Max PTI	20%
Min Cash Down Payment	<ul style="list-style-type: none"> <li>Up to \$35,000 amount financed – 10%</li> <li>\$35,000 - \$55,000 amount financed – 15%</li> <li>\$55,001 - \$75,000 amount financed – 20%</li> </ul>
APR %	<ul style="list-style-type: none"> <li>10% - 14.99% cash down = 18.95%</li> <li>15% - 29.99% cash down = 15.95%</li> <li>30%+ cash down = 13.95%</li> </ul>
Discount	<ul style="list-style-type: none"> <li>FICO &gt; 599 – 5% discount</li> <li>FICO &lt; 600 – 10% discount</li> <li>Cash Down 50% or Greater – 0% discount</li> </ul>

### Mileage & Terms

Miles	Max term
0 - 60,000	96 months
60,000 - 99,999	72 months
100,000 - 124,999	66 months
125,000 - 150,000	60 months

### GUIDELINES & FUNDING REQUIREMENTS

Processing Fee	\$295
Tax ID	Will accept applicants with a Tax ID#.
Max Age of Vehicle	Vehicle must be model year 2005 or newer.
Gap	Up to \$1,200 or state max.
Warranty	Must include powertrain coverage (including seals and gaskets). Warranty can be sold for a max of \$7,000. Cannot exceed \$75K amount financed.
Roadside Assistance	Max \$699
Insurance Deductibles	\$1,000 Comprehensive/Collision.
Recourse	Case by case with sign off by both companies.
Restricted Vehicles	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.
Commercial Vehicles	Vehicles for commercial use will not be accepted.
Blackout Period	First payment due date may not fall on the 29th, 30th, or 31st of the month.
Bankruptcy	Will accept applicants in an open Chapter 7 or 13 Bankruptcy. No multiple BKs and cannot be up for dismissal.

### 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