

# VAMOS 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: \_\_\_\_\_

## VAMOS PROGRAM GUIDELINES

	Cars & SUVs	IPV (Income Producing Vehicle) Pickup Trucks, Cargo & Transit Vans
Max Amount Financed <sup>1</sup>	\$35,000	\$50,000
Max Monthly Payment <sup>1</sup>	\$800	\$1,200
Max LTV <sup>2</sup> (line 5)	140%	140%
Max PTI <sup>1</sup>	20%	20%
Min Cash Down Payment <sup>3</sup>	10% of sales price	10% of sales price
APR % <sup>4</sup>	as low as 19.95%	as low as 19.95%
Minimum FICO	N/A	N/A
Min Monthly Income	\$3,000	\$5,000 (Must prove with bank statements through Turbo Pass)
Max Age of Vehicle	2015 or newer	2010 or newer

### EQUITY PROGRAM:

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

<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.

<sup>4</sup> Always limited to comply with state usury.

### GPS/SI is required on all vehicles

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

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

- ◆ Discounts as Low as 0%
- ◆ SSN / ITIN Not Required
- ◆ Preferred pricing with proof of ITIN
- ◆ Job Letters Accepted (excludes IPV Program)
- ◆ Foreign Driver's License, Passport or Matricula Accepted
- ◆ Self-Employed Buyers

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