

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

	VAMOS Program	IPV (Income Producing Vehicle) Work Pick-Up Truck
Amount Financed ¹	Up to \$35,000	Minimum \$35,000+; Maximum \$50,000
Max Monthly Payment ¹	\$800	\$1,200
Max LTV ² (line 5)	140%	140%
Max PTI ¹	20%	20%
Min Cash Down Payment ³	10%	10%
APR % ⁴	as low as 17.95%	as low as 17.95%
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 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 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 and Invoice for new vehicles.

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

⁴ Always limited to comply with state usury.

GPS/SI device is required on all vehicles

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

REV. 7/10/24