

FRANCHISE PROGRAM GUIDELINES & FUNDING REQUIREMENTS

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>



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|----------------------------------|---|
| Gap | Up to \$1,200 or state max |
| ESC | Minimum contract term must be 24 months/24,000 miles and must include coverage for seals and gaskets |
| Insurance Deductibles | Max \$1,000 Comprehensive/Collision |
| Proof of Residence | <ul style="list-style-type: none"> One form of standard POR with applicant's name and stated residence required dated within the past 30 days (Electric/cable/water bill, bank statement, phone bill, credit card, medical bill, etc.). Junk mail will NOT be accepted. In lieu of acceptable POR, a 2% fee will be required of the finance amount or the installation of GPS/SI device (Vamos and BK programs only). |
| Proof of Income | <ul style="list-style-type: none"> Bank statements must be validated through Turbo Pass Must prove 75% of income stated in applications (Vamos program only) Job letter accepted (Vamos program only) 3 most recent canceled checks (copies of front and back of cashed checks) |
| 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, insurance auction — including taxis, limousines, police cars, delivery vehicles, tow, ride sharing vehicles, and all discontinued lines —are all ineligible Frame/structural/unibody damage vehicles accepted with 2-payment recourse |
| Blackout Period | First payment due date may not fall on the 29th, 30th, or 31st of the month. |

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| 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 |

| State | Lienholder Name | ELT #/Code |
|--------------|------------------------------|-----------------|
| PA | FinBe USA | 74320100701 |
| AZ | FinBe USA | 743201007 |
| FL | FinBe USA | 226379551 |
| CA | Credito Real USA Finance LLC | GWU |
| SD | FinBe USA | 743201007 |
| GA | FinBe USA | 101749410816 |
| IA | Credito Real USA Finance LLC | 74320100700 |
| TX | Credito Real USA Finance LLC | 74320100700 |
| SC | FinBe USA | 743201007 |
| LA | FinBe USA | ESZA |
| WI | FinBe USA | 117888 |
| NE | "FinBe USA | 45689898 |
| OH | FinBe USA | E03395 |
| NY | FinBe USA | 65142 |
| WA | "FinBe USA | AFA |
| VA | FinBe USA | 6KELT |
| NC | Credito Real USA Finance LLC | 47037296 |
| NV | "FinBe USA | CR0022 |
| MI | FinBe USA | LH123438 |
| CO | FinBe USA | E7432010070001 |
| MD | "FinBe USA | 1749 |
| MA | FinBe USA | C42825 |
| NJ - NON-ELT | AFS Acceptance LLC | 025009519958270 |
| WV | FinBe USA | E01074WV |
| KS | FinBe USA | 743201007 |
| ID | FinBe USA | 743201007 |
| IN | FinBe USA | 7432010070001 |