

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>



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 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 100% of income stated in applications Job letter accepted with \$1,000 fee (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 after the 25 th of the month.

ALL VAMOS DEALS REQUIRE A PASSPORT

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	CRO022
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
IL	FinBe USA	E01074IL

Any changes to an application may result in revised pricing

REV. 2/26/25