

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 (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

	State	Lienholder Name	ELT #/Code
UPS or USPS Shipping to DDS:	PA	FinBe USA	74320100701
FinBe USA	AZ	FinBe USA	743201007
4054 Willow Lake Blvd, Suite 5059	FL	FinBe USA	226379551
Memphis, TN 38118	CA	Credito Real USA Finance LLC	GWU
	SD	FinBe USA	743201007
FedEx Shipping to DDS:	GA	FinBe USA	101749410816
FinBe USA	IA	Credito Real USA Finance LLC	74320100700
4054 Willow Lake Blvd, Suite 5059	TX	Credito Real USA Finance LLC	74320100700
Memphis, TN 38153	SC	FinBe USA	743201007
	LA	FinBe USA	ESZA
Contract Assignment/ Gap/ Warranty:	WI	FinBe USA	117888
FinBe USA	NE	"FinBe USA	45689898
1475 W. Cypress Creek Rd. #300	OH	FinBe USA	E03395
Fort Lauderdale, FL 33309	NY	FinBe USA	65142
	WA	"FinBe USA	AFA
Lienholder Registration:	VA	FinBe USA	6KELT
FinBe USA	NC	Credito Real USA Finance LLC	47037296
P.O. Box 278272	NV	"FinBe USA	CRO022
Sacramento, CA 95827	MI	FinBe USA	LH123438
	CO	FinBe USA	E7432010070001
Loss Payee for Insurance:	MD	"FinBe USA	1749
FinBe USA	MA	FinBe USA	C42825
P.O. Box 924249	NJ - NON-ELT	AFS Acceptance LLC	025009519958270
Fort Worth, TX 76124	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. 2/4/25