

Contact Us: 977 475 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.

Verifications support: verificationsteam@finbeusa.com

Verifications support hours

Monday - Friday: 9:00 a.m. - 6:00 p.m. Est

Upload stips: <https://dealerportal.finbeusa.com/login>



ASM/ISM Name: _____ Phone: _____ Email: _____

AUTORATE SHEET

Program Guidelines

Maximum Amount Financed	\$35,000 (can exceed with ESC and/or GAP)
Maximum Monthly Payment	\$800 (can exceed with ESC and/or GAP)
Maximum PTI	20% (can exceed with ESC and/or GAP)
Minimum Cash Down Payment	\$1,000 (Trade-In or Rebate Equity is Not Included in Cash Down Payment)
APR	As per the approved callback (always limited to comply with state usury)
Minimum Income	\$2,500 \$3,000 for Ch. 13 BK's filed within the last 15 months
Max Age of Vehicle	2009 or newer

Lowest discount guidelines

Discount Less Than	10%
Down Payment	20% of sales price
PTI Up To	10%
LTV	120%
FICO	600+

Terms & mileage

Miles	Max term
0 - 60,000	72 months
60,001 - 100,000	66 months
100,001 - 125,000	60 months
125,001 - 150,000	54 months
150,001 - 180,000	48 months

Guaranteed dealer flats

Up to \$10K Amount Financed - \$200
Up to \$15K Amount Financed - \$300
Up to \$20K Amount Financed - \$400
Over \$20K Amount Financed - \$500

Program highlights

- Discounts as Low as 0%
- No Minimum FICO
- Second Auto Loans
- No Credit History Required
- Multiple Repossessions

Bankruptcy

- Open Chapter 7 & 13
- Multiple Bankruptcies

Vamos

- No Social Security Number
- No Tax ID Number (ITIN)
- Foreign Driver's License
- Passport or Consular Registration Accepted

Any changes to an application may result in different pricing

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AUTORATE SHEET CONTINUED

Guidelines & Funding requirements

Max Age of Vehicle	2009 or newer
Gap	Max \$895, not to exceed state max
ESC	Minimum contract term must be 24 months/24,000 miles and must include coverage for seals and gaskets Warranty can be sold for a max of \$2,500 (cars) and \$3,000 (pick-up trucks)
Insurance Deductibles	Max \$1,000 Comprehensive/Collision.
Proof of Residence	<ul style="list-style-type: none">› Must be dated within the past 30 days› One form of standard POR required (Electric/cable/water bill, bank statement, phone bill, credit card, medical bill, etc.)› Forms of junk mail will not be accepted.› In lieu of acceptable POR, Ituran GPS/SI device may be accepted
Proof of Income	<ul style="list-style-type: none">› Most recent paystub for W-2 applicants› 3 consecutive months of most recent bank statements for all other applicants› If a job letter is used for POI, installation of Ituran GPS/SI is required
Ineligible & Restricted Vehicles	<ul style="list-style-type: none">› Rebuilt, branded/salvage, lemon law, gray market/unknown mileage, total loss, flood damage, titles, vehicles—including taxis, limousines, police cars, delivery vehicles, tow, ride sharing vehicles, and all discontinued lines are ineligible.› Frame/structural/unibody damage vehicles will be reviewed, using Carfax, on a case by case basis and subject to additional fees.› Vehicles with previous air bag deployment will not be accepted.
No SSN or ITIN	Accepted
Open BKs	Accepted

Important addresses

UPS or USPS Shipping to DDS:

FinBe INC
4054 Willow Lake Blvd, Suite 5059
Memphis, TN 38118

FedEx Shipping to DDS:

FinBe INC
4054 Willow Lake Blvd, Suite 5059
Memphis, TN 38153

Lien Registration:

AZ, CA, CO, FL, GA, IA, LA, MA, MD, MI, NC, NE,
NV, NY, OH, PA, SC, SD, TX, VA, WA, WI use:
FinBe INC
P.O. Box 278272
Sacramento, CA 95827

All other States
AFS Acceptance, INC
P.O. Box 278272
Sacramento, CA 95827

Contract Assignment/

Gap/Warranty:
FinBe INC
1475 W. Cypress Creek Rd. #300
Fort Lauderdale, FL 33309

Loss Payee for Insurance:

FinBe INC
P.O. Box 421669
Atlanta, GA 30342