

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. - 6:00 p.m. EST

Verification Support: verification@finbeusa.com

Verifications Support Hours

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

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



DRM Name: _____ Phone: _____ Email: _____

PROGRAM GUIDELINES FOR BANKRUPTCY AND CLASSIC

Max Monthly Payment	\$800
Max LTV Including Back End ²	135%
Max PTI Including Back End ²	20%
Min Cash Down Payment ³	12% of sales price (or as low as \$1,000 for BK)
Max APR % ⁴	24.99%
Minimum FICO	N/A
Min Monthly Income	\$3,000
Max Age of New/Used Vehicle ⁵	2018 or newer

¹ Max Amount Includes Back End

² LTV and PTI 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.

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

⁴ Usuary Limits Apply

⁵ New & Used Vehicles (cars, suv's, vans and trucks)

PROGRAM HIGHLIGHTS

BANKRUPTCY

- ♦ Open Chapter 7 and 13 BKs
- ♦ Discounts as Low as 0%
- ♦ Valid and Unexpired Driver's License Required
- ♦ Self-Employed Buyers Welcome

CLASSIC

- ♦ No Minimum FICO
- ♦ Discounts as Low as 0%
- ♦ Valid and Unexpired Driver's License Required
- ♦ Self-Employed Buyers Welcome

GPS is required on all vehicles (excluding Franchise)

Blackout Period: First payment due date may NOT fall after the 25th of the month.

Terms & Mileage

Vehicle 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

Any changes to an application may result in revised pricing.