

MOBILITY VEHICLE PROGRAM (MVP) AUTO RATE SHEET

Contact: James Bartalsky 954-475-6010 or 954-475-5972
james.bartalsky@finbeusa.com

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>



PROGRAM GUIDELINES

Max Amount Financed	\$75,000
Min Monthly Income	\$2,000
Max Monthly Payment	\$1,500
Max PTI	20%
Min Cash Down Payment	- Up to \$34,999 amount financed – 10% \$35,000 - \$55,000 amount financed – 15% \$55,001 - \$75,000 amount financed – 20%
APR %	10% - 14.99% cash down = 18.95% 15% - 29.99% cash down = 16.95% 30%+ cash down = 14.95%
Discount	- Cash Down $\geq$ 30% of Sales Price – 5% discount - Cash Down $<$ 30% of Sales Price – 10% discount - Cash Down $\geq$ 50% – 0% discount

EQUITY PROGRAM

30% + Cash Down Payment
(as percentage of sales price)
= POE/POI will be waived

Mileage & Terms

Miles	Max term
0 - 60,000	96 months
60,001 - 99,999	72 months
100,000 - 124,999	66 months
125,000 - 150,000	60 months

GUIDELINES & FUNDING REQUIREMENTS

Processing Fee	\$295
Tax ID	Will accept applicants with a Tax ID#.
Max Age of Vehicle	Vehicle must be model year 2005 or newer.
Gap	Up to \$1,200 or state max.
Warranty	Must include powertrain coverage (including seals and gaskets). Warranty can be sold for a max of \$7,000. Cannot exceed \$75K amount financed.
Roadside Assistance	Max \$699
Insurance Deductibles	\$1,000 Comprehensive/Collision.
Recourse	Case by case with sign off by both companies.
Restricted Vehicles	Rebuilt, branded/salvage, lemon law, gray market/unknown mileage, total loss, flood damaged vehicles, airbag deployment – including taxis, limousines, police cars, delivery vehicles, tow, ride sharing vehicles, and all discontinued lines – are ineligible.
Commercial Vehicles	Vehicles for commercial use will not be accepted.
Bankruptcy	Will accept applicants in an open Chapter 7 or 13 Bankruptcy. No multiple BKs and cannot be up for dismissal.

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

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

IMPORTANT ADDRESSES

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

Any changes to an application may result in revised pricing.

REV. 9/25/25