

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. - 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>



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	- INDEPENDENT --No POR Required (except for NV), but GPS required. GPS must track to address on contract/application/insurance or other supporting documents. - FRANCHISE -- Must provide electric bill, cable bill, water bill, bank statement, phone bill, credit card bill, or medical bill. under applicant's name and residence. Forms of junk mail will not be accepted. In lieu of acceptable POR, Ituran or PassTime GPS may be accepted.
Proof of Income	- Most recent paystub for W-2 applicants 3 consecutive months of bank statements (Turbo Pass required) - Must prove 100% of income stated in applications 3 most recent canceled checks (copies of front and back of cashed checks)
Ineligible & Restricted Vehicles	- 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.

GPS REQUIRED ON ALL INDEPENDENT VEHICLES

UPS or USPS Shipping to DDS:	State	Lienholder Name	ELT #/Code
FinBe USA	PA	FinBe USA	74320100701
4054 Willow Lake Blvd, Suite 5059	AZ	FinBe USA	743201007
Memphis, TN 38118	FL	FinBe USA	226379551
	CA	Credito Real USA Finance LLC	GWU
	SD	FinBe USA	743201007
	GA	FinBe USA	101749410816
FedEx Shipping to DDS:	IA	Credito Real USA Finance LLC	74320100700
FinBe USA	TX	Credito Real USA Finance LLC	74320100700
4054 Willow Lake Blvd, Suite 5059	SC	FinBe USA	743201007
Memphis, TN 38153	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
Contract Assignment/ Gap/ Warranty:	NV	"FinBe USA	CRO022
FinBe USA	MI	FinBe USA	LH123438
1475 W. Cypress Creek Rd. #300	CO	FinBe USA	E7432010070001
Fort Lauderdale, FL 33309	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
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.8/28/25