



## **Program Guidelines**

### **Buyer Profile**

- All signers must be at least 18 years of age.
- Any income used to qualify must be from a verifiable source, and not a temporary source. Proof of income must be dated within the last 30 days and must prove at least the income on their application. Proof must be provided for all sources used to qualify the applicant.
- All signers must have a valid, unexpired, state issued identification; at least one signer must have a valid driver's license.
- Each applicant must have a valid proof of residence.
- The signers must demonstrate the ability to pay the monthly payment.

### **Credit Profile**

- There is no minimum credit score, but bureau information such as red flags, multiple social security numbers, name variations or no-hits will be evaluated on a case by case basis.
- Open bankruptcies are not accepted.
- Open repossessions, open foreclosures and existing major delinquencies will be evaluated case by case.
- Off bureau credit references will be considered.

### **Vehicle**

- Vehicles must have less than 150,000 miles on it, and a wholesale value of \$4,000 min
- 1999-2003 2.7 liter Chrysler engines are excluded.
- Titles cannot be branded.
- An approved GPS must be installed prior to funding.

### **Contract**

- Contract APR may range from 15.99%-23.99%
- Minimum amount financed is \$3500.
- Minimum contract payment is \$200.00 per month/
- Minimum down payment is greater than \$2,000 Down or 30% of the sale price.
- Contract must be received within 10 days of contract, and no more than 20 days of approval date.