

Auto Loan Programs Integrated Via...

Saleslifter *Pro*TM

Prime Loan Program *

675+

NON-Prime Loan Program *

525+

SUB-Prime Loan Program *

No
Minimum

Credit Score

* See Loan Plan Requirements Sheets for qualifying details.

Program 1 Prime Loans

Requirements	A - Credit	B - Credit
FICO Score	700 +	675 - 699
Terms Available	36 - 84 months (See below)	36 - 84 months (See below)
Credit History	5 years in file, 2 year clean pay history, 5 trade lines	5 years in file, 2 year clean pay history, 5 trade lines
Previous Auto Credit	Previous auto credit required for all applicants - must have current loan or one year from payoff with 2 years of payment history	Previous auto credit required for all applicants - must have current loan or one year from payoff with 2 years of payment history
Minimum Age	23	23
DTI	45%	45%
Minimum Time on Job	2 Yr History or 1 Yr + 5 Previous	2 Yr History or 1 Yr + 5 Previous
Self Employed	2 Year POI	2 Year POI
Minimum Income	\$2,500/month	\$2,500/month
Derogatory items	No significant 30, 60, 90 day late's, chargeoffs, or outstanding unpaid judgments. No CCC	No significant 30, 60, 90 day late's, chargeoffs, or outstanding unpaid judgments. No CCC
Bankruptcy	No BK showing on bureau	No BK showing on bureau
Co-Signer, Co-Applicant	Husband, Wife or Domestic Partner	Husband, Wife or Domestic Partner
LTV	110% NADA Retail or MSRP, 95% on trucks and SUV's	110% NADA Retail or MSRP, 95% on trucks and SUV's
Maximum Loan Amount	Not to exceed twice previous Auto High	Not to exceed twice previous Auto High
Minimum Loan Amount	\$10,000	\$10,000
Maximum Mileage	75,000	75,000
Down Payment	Required for loan amount above 110% LTV	Required for loan amount above 105% LTV
Collateral New/Used	Up to 2003 or 2001 for approved high-line vehicles	Up to 2003 or 2001 for approved high-line vehicles
Vehicles Excluded	Exotics, Salvage, Lemon Law, Mfg Buy-Backs, Grey Market, Canadian Cars	Exotics, Salvage, Lemon Law, Mfg Buy-Backs, Grey Market, Canadian Cars
<p>No more than 2 open auto loans allowed GAP and Service Warranty may be added above LTV limit</p> <p style="text-align: center;"><u>Model Year Terms Available</u> 2008 -2010 36 - 84 2006 - 2007 36 - 78 2005 36 - 66 2003 - 2005 36 - 54</p>		

Program 7 Non-Prime Loans

Requirements	Tier 1	Tier 2
FICO Score	575 +	525 - 574
Terms Available	36 - 72 (See below)	36 - 72 (See below)
Credit History	5 years in file, 3 trade lines	5 years in file, 3 trade lines
Previous Auto Credit	Comparable previous auto credit required	Comparable previous auto credit required
Minimum Age	23	23
DTI	45%	45%
Minimum Time on Job	2 Yr History or 1 Yr + 5 Previous	2 Yr History or 1 Yr + 5 Previous
Self Employed	2 Year POI	2 Year POI
Minimum Income	\$1,800/month	\$1,800/month
Derogatory items	No current lates on auto or mortgage, Charegeoff and collections must be at least 3 months old, No repossessions	No current lates on auto or mortgage, Charegeoff and collections must be at least 3 months old, No repossessions
Bankruptcy	5 years from discharge with re-established credit, No Chapter 7 BK	5 years from discharge with re-established credit, No Chapter 7 BK
Co-Signer, Co-Applicant	Husband, Wife or Domestic Partner	Husband, Wife or Domestic Partner
LTV	100% of MSRP or NADA Retail	100% of MSRP or NADA Retail
Extended Term Requirements	66 and 72 month terms require minimum retail value of \$20,000 and maximum 30,000 miles	66 and 72 month terms require minimum retail value of \$20,000 and maximum 30,000 miles
Minimum/Maximum Loan Amount	\$7,500 - \$30,000	\$7,500 - \$30,000
Maximum Mileage	100,000	100,000
Vehicles Excluded	Salvage, Lemon Law, Mfg Buy-Backs, Grey Market, Canadian Cars	Salvage, Lemon Law, Mfg Buy-Backs, Grey Market, Canadian Cars
Required Funding Documents	3 Personal References, Proof of Income	3 Personal References, Proof of Income

One vehicle unit per applicant
GAP and Service Warranty may be added above LTV limit

<u>Model Year</u>	<u>Terms Available</u>	<u>Terms Available</u>
2008 -2010	36 - 72	36 - 60
2006 - 2007	36 - 60	36 - 60
2005	36 - 48	36 - 48
2003 - 2005	36	36
2002	30	30

Program 4 Discount SubPrime Loans

FICO Score	No Minimum
Terms Available	36 - 72 Months
Annual Percentage Rate	Up to State Maximum
Loan Discounts	10% - 30%
Down Payment	\$500. - 10% depending on FICO Score
Eligible Vehicles	No Limit
Maximum Loan Amount	\$ 8000.
Residency	3 Months or 3 Years in Area
Credit History	3 Years in file, 3 Trade lines
Minimum Age	18
DTI - PTI	50% - 20%
Minimum Job Time	3 Months or 3 Years Similar History
Self Employed	2 Years POI
Minimum Income	\$ 1300. Per Month
Repossessions	3 Months Old Unless Included in BK
Bankruptcy	Must Be Discharged
Co-Signer, Co-Applicant	Husband, Wife, or Domestic Partner
LTV	Local Auction Value, KBB or NADA Trade
Vehicles Excluded	Cadillac over 10 years old, Limos, RV's, Trailers, MC's

General Guidelines:

- Salvage Vehicles OK if properly disclosed
- One loan per drivers license
- No dealership employees

Program 5 Leasing Guidelines

Collateral - New / Used	<u>Maximum Mileage</u>	<u>A Credit Maximum Term</u>
<u>American & Import</u> 2003 and Newer	60,000 (100,000 at end of lease)	24 to 60 Months
<u>Hi Line Vehicles</u> 2001 and Newer	80,000	24 to 60 Months

REQUIREMENTS	<i>Prime Credit</i> A - Credit	<i>Near Prime Credit</i> B - Credit
FICO SCORE	700+	630-699
MIN AGE	25 Years Old	25 Years Old
TIME IN BUREAU	1 Year	1 year
TRADE LINES	3, Auto Preferred	3, Auto Preferred
MIN AMT FINANCED	\$9,500	\$9,500
DOWN PAYMENT	None Required	10% Required
MAX ADVANCE - Used	NADA Retail with No Down	NADA Trade Plus Down Pmnt
MAX ADVANCE - New	MSRP w/No Down	MSRP plus Down Pmnt
ACQUISITION FEE	\$695	\$695
LEASE TYPE	Closed End	Closed End
CO-APPLICANTS	Spouse, Parent, Sibling	Spouse, Parent, Sibling
MIN INCOME	\$1,800	\$1,800
MIN TIME ON JOB	2 yr history 1 yr in area	2 yr history 1 yr in area
MIN RESIDENCE	1 yr. (or 2 yrs in area)	1 yr. (or 2 yrs in area)
PRIOR REPO	36 mths old	24 mths old with approved explanation
ANCILLARY PRODUCTS	No Warranty or Gap financed into Lease	
PAYMENT OPTIONS	ACH preferred but Lessee may pay monthly payment via Mail	
ELIGIBLE VEHICLES	Autos, Trucks, Limousines, Conversion Vans, Buses, Commercial Vehicles	
OTHER REQUIREMENTS	Self Employed need 3 months bank statements minimum Must have valid Driver's License, Proof of Income Must have home or cell phone in the applicant's name and the bill reflects the residence address No delinquent child support or multiple repossessions	
PROGRAM OVERVIEW	All Lease documents will be sent via FedEx to dealer for customer delivery All SUVs require a down payment depending on credit At lease end, dealer has option to purchase vehicle at residual plus 10% to retail to lessee Funding is 48 hours after receipt of the complete signed deal with all stips Dealer Funded via bank wire or overnighted check Full Coverage insurance is required, \$500 max deductible All Programs are non-recourse	

* Not to exceed State usury rate

Revised November 1, 2008