

## COLLEGE GRADUATE PROGRAM (CGP)

### Guidelines:

- ✓ Applicants without any Auto or Installment credit that have 5 or fewer trade lines with high credit < \$5,000 or no trade lines.

### Criteria:

- ✓ No derogatory credit (0 x 30 last 12 months).
- ✓ Complete verification of legal resident status, proof of residence, proof of employment and income, verification of identity and 2 personal references.
- ✓ Copy of Diploma – 4 year degree, dated within the last 36 months.
- ✓ Each applicant must be on the job working. Job letters will not be accepted as proof of income or employment.

### Structure Guidelines:

- ✓ CGP Base rate applies (subject to change)
- ✓ => 700 FICO with \$2,500 cash or trade down
- ✓ < 700 FICO with \$3,000 cash or trade down
- ✓ New and current year used back to 8 years old\*  
\*(May consider on Old Model and/or High Mileage Units with Rate Adds)
- ✓ Max term 60 or 72 months per rate sheet guidelines
- ✓ No equity discount
- ✓ Max amount financed \$25,000.00- line 3 (Before Warranty & Gap)
- ✓ FICO >=620 Max LTV<= 100% line 3 LTV (Before Warranty & Gap)
- ✓ FICO <620 Max LTV<= 85%
- ✓ Max payment <= \$450 and must not exceed 15% PTI.
- ✓ Max rate markup 1%.

**Thank you for your business.**  
Call your Dealer Relationship Manager for details.