



# DEALER RESERVE PROGRAM

Maximum Dealer Spread: 12-35 Months – Must Be Written at Buy Rate  
36-72 Months - 1.50%  
>72 Months - 1.25%

## ENHANCED SUPER FLAT RESERVE

All Loans <\$7,500 = \$0 Reserve (Must Be Written at Buy Rate)
All Loans 12 – 35 Month Terms = 1.00%
Written at Buy Rate >=\$7,500 = 1.50%
.50 Rate Mark-up = 2.10%
.75 Rate Mark-up = 2.60%
1.00 Rate Mark-up = 3.10%
1.25 Rate Mark-up = 3.60%
1.50 Rate Mark-up = 4.10%**
*Max Term of 72 months for 4.10% superflat
Paid at 100% (no reserve split) based on Total Dollar Amount of Contract

## ACQUISITION FEES & VSI

Credit Score 620-649 = \$199 Credit Score <620 = \$299  
 \$99 Acq Fee on units 2008-2010 & 150k-200k miles  
 \$199 Acq Fee on units <2008 & >200k miles

Both Acq Fees apply if vehicle is high mileage & older model

**All Fees are deducted from Contract Proceeds**

Thank you for your business.  
Contact us anytime if you have questions or need assistance.