



**RATES AS LOW AS 5.99%**

GEORGIA, SOUTH CAROLINA, NORTH CAROLINA, TENNESSEE. ALABAMA. FLORIDA, KENTUCKY & VIRGINIA - EFFECTIVE 11/03/2022

<b>Phone: 678-729-8555   Funding Fax: 770-234-5905</b> <b>Funding Email: DealerSelect@myaffinitybank.com</b> <small>Option 1 - Underwriters          Option 2 - Funding/Reserve          Option 3 - Payoffs/Payment Questions          Lien Holder - Affinity Bank P.O. Box 583 Monroe, GA 30655          Funding Address: ATTN Funding - 310 North Broad Street Monroe, GA 30655</small>	<b>Electronic Titling</b> <small>GA- 101588003840          SC- 34622036          NC- 000040347675          FL- 0258534535          VA- CFA06</small>	Tier Score is based on <b>Equifax FICO 9 - Auto          Industry Credit Bureau</b>
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This sheet is to be used only as a guideline. Actual rates will be provided in the call back through DT or R1 and are based on deal structure, credit profile, term and vehicle. Any changes to the structure may result in a change of decision status and/or buy rate

	RATES ON CALL BACK					FICO SCORES < 670
	Tier 1	Tier 2	Tier 3a	Tier 3b	Tier 4	
<b>YEAR MODELS 2018-2023</b> <b>TERMS UP TO 87 MO</b> Max Front End Advance	135%	130%	125%	120%	105%	<b>ACQUISITION FEES</b> Credit Scores 620-649 = \$159 Credit Score <620 = \$25  <b>VSI FEE-\$99*</b> *Deducted from Contract Proceeds
<b>YEAR MODELS 2016-2017</b> <b>TERMS UP TO 81 MO</b> Max Front End Advance	135%	130%	125%	120%	105%	
<b>YEAR MODELS 2014-2015</b> <b>TERMS UP TO 75 MO</b> Max Front End Advance	135%	130%	125%	120%	105%	
<b>YEAR MODELS 2006-2013</b> <b>48 MOS-72 MOS TERMS</b>	670 + FICO Scores - 100k to 250k miles					

Terms available up to 87 months depending on credit score, advance, model year & mileage

**RATE ADJUSTMENTS (WILL BE INCLUDED IN CALLBACK)**

LTV adjustments and discounts will be included in call back rate - DTI Adjustments may apply as well

\*Tier 1-3 App w/Tier 4 or 5 Co-App (+1%) \*Add .50% on All Upfits(see Program Guidelines in DT/R1) \*Add up to 1.25% (based on term) to Commercial Use Vehicles  
 \*Tier 1-3 App w/Co-App < 620 (+2%) \*Add .50% to rate for each 3 months over max term \*Rates & terms available on >100,000 miles & <2013 models

CFA SPECIAL PROGRAMS	ENHANCED SUPER FLAT RESERVE	ACQUISITION FEES & VSI
<b>Limited Credit/No Credit Program Loans (LNC)</b> Max mark up 1% - (See Program Guidelines in DT & R1) <b>College Graduate Program (CGP)</b> Max mark up 1% - (See Program Guidelines in DT & R1) <b>High Mileage Program (HMP) 100k -250k miles</b> (See Program Guidelines in DT & R1) <b>Old Model Program (OMP) 2006-2013 model years</b> (See Program Guidelines in DT & R1) <b>Certified Pre-Owned Program (CPO)</b> (See Program Guidelines in DT & R1) <b>Diesel Truck Program (DT)</b> (See Program Guidelines in DT/R1)	All Loans <\$7,500 = \$0 Reserve (Must Be Written at CFA Buy Rate) All Loans 12 - 35 Month Terms = 1.00% No Mk-Up Written at Buy Rate >=\$7,500 = 1.50% .50 Rate Mark-up = 2.50% .75 Rate Mark-up = 3.00% (Max term > 75 months) 1.00 Rate Mark-up = 3.50% (Term <= 75 months) *Max cap of Dealer Reserve - \$2,000 Paid at 100% (no reserve split) based on Total Dollar Amount of Contract	Credit Score 620 - 649 - \$199 Credit Score <620 - \$299 \$99 Acq Fee on units 2009-2011 & 150k-200k miles \$199 Acq Fee on units <2009 & >200k miles Both Acq Fees apply if vehicle is high mileage & older model <b>All Fees are deducted from Contract Proceeds</b>

**TERMS AND CONDITIONS**

Approvals are good for 30 days and include TTL, VSI and all applicable fees; Application data is subject to full verifications  
 Auto Approvals are subject to underwriter review and verifications prior to funding  
 No Exotic Vehicles Financed  
 LNC & CGP Programs are ineligible for equity discount  
 First payment due date- 30 to 45 days from date of contract  
 \*All New 2020 models will be calculated by using NADA clean trade-in used as of 3/1/2021  
 Max Advance is based on Invoice (New) and NADA Clean Trade-In (Used) Book Out Sheet Required  
 LTV adjustments and discounts will be included in call back rate. Any LTV over max advance is subject to \$259 Acq Fee  
 Full Coverage Comprehensive/Collision Insurance Required with min \$1000 Deductible - Community First Auto listed as loss payee  
 Backend Policy -Max 20% of vehicle wholesale valued (used) or invoice valued (new) not including GAP. Max GAP \$1000. Total Backend cannot exceed \$4500  
 Minimum Service Contract - 24 months/24,000 miles without prior approval. Any 12-month backend product requires prior approval  
 No Taxi/Ridesharing vehicles, Branded Titles, Gray Market, Structural/Frame Damage, Salvage, Lemon Law, Manufacturer Buyback, or Flood/Hail Damage



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