

High Mileage Underwriting Guidelines						Diesel Trucks		
Credit Score	Miles	LTV	Acq Fee	DTI	PTI	Term	Additional Term	Max Term
750+	100k-124,999	Std (135%)	N/A	50%	20%	Max 75	78	N/A
750+	125k-149,999	Std (135%)	N/A	50%	20%	Max 75	78	N/A
750+	150k-199,999	Std (135%)	\$99 Acq Fee	50%	20%	Max 66	69	72
750+	200,000+	Std (135%)	\$199 Acq Fee	50%	20%	Max 48	51	60
710-749	100k-124,999	Std (130%)	N/A	50%	20%	Max 75	78	N/A
710-749	125k-149,999	Std (130%)	N/A	50%	20%	Max 75	78	N/A
710-749	150k-199,999	Std (130%)	\$99 Acq Fee	50%	20%	Max 66	69	72
710-749	200,000+	Std (130%)	\$199 Acq Fee	50%	20%	Max 48	51	60
690-709	100k-124,999	Std (125%)	N/A	50%	20%	Max 72	75	78
690-709	125k-149,999	Std (125%)	N/A	50%	20%	Max 72	75	78
690-709	150k-199,999	Std (125%)	\$99 Acq Fee	50%	20%	Max 66	69	72
690-709	200,000+	Std (125%)	\$199 Acq Fee	50%	20%	Max 48	51	60
670-689	100k-124,999	Std (120%)	N/A	50%	15%	Max 72	75	N/A
670-689	125k-149,999	Std (120%)	N/A	50%	15%	Max 72	75	N/A
670-689	150k-199,999	Std (120%)	\$99 Acq Fee	50%	15%	Max 60	63	N/A
670-689	200,000+	Std (120%)	\$199 Acq Fee	50%	15%	Max 48	51	N/A

Not eligible on Highline Vehicles - Eligible on Commercial Use Vehicles. Eligible for Equity Discounts; Maximum Rate Mark Up < Maximum Back End per Ratesheet If Model Year and Mileage Acq Fee applies - We charge BOTH Acq Fees to dealer

High Mileage Vehicles Not Eligible >100,000 Miles					
Audi	BMW	Landover	Mercedes	Porsche	Saab
All Models	All Models	All Models	All Models Except Sprinter Vans	All Models	All Models
	Lincoln	Hummer	Tesla	Smart	Mitsubishi
	Continental & Navigator	All Models	All Models	All Models	All Models
Mercury	Oldsmobile	Pontiac	Saturn	Suzuki	All Exotic
All Models	All Models	All Models	All Models	All Models	All Models

Vehicles no longer being produced are ineligible; Excluded list subject to change at any time

Older Model Underwriting Guidelines						
Credit Score	LTV	Acq Fee - Model Years 2013-2014	Acq Fee - Model Years 2010-2012	Acq Fee - Model Years 2007-2009	DTI	PTI
750+	Std (135%)	N/A	\$99 Acq Fee	\$199 Acq Fee	50%	20%
710-749	Std (130%)	N/A	\$99 Acq Fee	\$199 Acq Fee	50%	20%
690-709	Std (125%)	N/A	\$99 Acq Fee	\$199 Acq Fee	50%	20%
670-689	Std (120%)	N/A	\$99 Acq Fee	\$199 Acq Fee	50%	15%
	Max Term	72 months	66 months	54 months		
Diesel Trucks - Max Term		75 months	69 months	57 months		

If Model Year and Mileage Acq Fee applies - We charge BOTH Acq Fees to dealer