

High Mileage Underwriting Guidelines				Diesel Trucks			
Credit Score	Miles	LTV	Acq Fee	DTI	PTI	Term	Additional Term
740+	100k-124,999	Std (130%)	N/A	50%	20%	Max 75	78
740+	125k-149,999	Std (130%)	N/A	50%	20%	Max 75	78
740+	150k-199,999	Std (130%)	\$99 Acq Fee	50%	20%	Max 72	N/A
740+	200,000+	Std (130%)	\$199 Acq Fee	50%	20%	Max 48	N/A
720-739	100k-124,999	Std (125%)	N/A	50%	20%	Max 75	78
720-739	125k-149,999	Std (125%)	N/A	50%	20%	Max 75	78
720-739	150k-199,999	Std (125%)	\$99 Acq Fee	50%	20%	Max 72	N/A
720-739	200,000+	Std (125%)	\$199 Acq Fee	50%	20%	Max 48	N/A
690-719	100k-124,999	Std (120%)	N/A	50%	20%	Max 72	75
690-719	125k-149,999	Std (120%)	N/A	50%	20%	Max 72	75
690-719	150k-199,999	Std (120%)	\$99 Acq Fee	50%	20%	Max 66	N/A
690-719	200,000+	Std (120%)	\$199 Acq Fee	50%	20%	Max 42	N/A
670-689	100k-124,999	Std (115%)	N/A	50%	15%	Max 66	N/A
670-689	125k-149,999	Std (115%)	N/A	50%	15%	Max 66	N/A
670-689	150k-199,999	Std (115%)	\$99 Acq Fee	50%	15%	Max 60	N/A
670-689	200,000+	N/A	N/A	N/A	N/A	N/A	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	Smart	Mitsubishi	Mercury	Oldsmobile
Continental & Navigator	All Models	All Models	All Models	All Models	All Models
Pontiac	Saturn	Suzuki	All Exotic		
All Models	All Models	All Models	All Models		

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

EV High Mileage >100K Miles Underwriting Guidelines				
Credit Score	LTV	9 Years and Older	New to 8 Years	Term
710+	Max 100%	Not Eligible	Eligible	Max 48

Older Model Underwriting Guidelines						
Credit Score	LTV	Acq Fee - Model Years 2014-2015	Acq Fee - Model Years 2011-2013	Acq Fee - Model Years 2008-2010	DTI	PTI
740+	Std (130%)	N/A	\$129 Acq Fee	\$249 Acq Fee	50%	20%
720-739	Std (125%)	N/A	\$129 Acq Fee	\$249 Acq Fee	50%	20%
690-719	Std (120%)	N/A	\$129 Acq Fee	\$249 Acq Fee	50%	20%
670-689	Std (115%)	N/A	\$129 Acq Fee	\$249 Acq Fee	50%	15%
	Max Term	72 months	66 months	48 months		
	Diesel Trucks - Max Term	75 months	69 months	51 months		

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