

| 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-174,999 | Std (130%) | \$129 Acq Fee | 50% | 20% | Max 72 | 75 |
| 740+ | 175k-199,999 | Std (130%) | \$129 Acq Fee | 50% | 20% | Max 72 | N/A |
| 740+ | 200,000+ | Std (130%) | \$249 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-174,999 | Std (125%) | \$129 Acq Fee | 50% | 20% | Max 72 | 75 |
| 720-739 | 175k-199,999 | Std (125%) | \$129 Acq Fee | 50% | 20% | Max 72 | N/A |
| 720-739 | 200,000+ | Std (125%) | \$249 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%) | \$129 Acq Fee | 50% | 20% | Max 66 | N/A |
| 690-719 | 200,000+ | Std (120%) | \$249 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%) | \$129 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 2015-2016 | Acq Fee - Model Years 2012-2014 | Acq Fee - Model Years 2009-2011 | 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