



# GUIDELINES 2025

Deal Structure	
MAX TERM	60 months (72 months for cars under 50k miles)
APR	21.99 - 24.99%
MAX LOAN TO VALUE	125% of Wholesale (max \$1000 mile add)
MAX AMOUNT FINANCED	\$25,000 (\$17,000 no hit credit file)
MIN DOWN PAYMENT	10% or \$2000 (whichever is more)
MAX PAYMENT TO INCOME	18%
MINIMUM PURCHASE DISCOUNT	Minimum \$699 plus \$175 admin fee
RECOURSE	Minimum 1 payment
Customer Profile	
REPO HISTORY	None in last 12 months, 1 maximum
FICO	500+ or NO SCORE (no excessive derog)
MIN MONTHLY INCOME	\$3,000
MIN JOB TIME	6 months (with 2 year history)
EMPLOYMENT TYPE	W2 or Bank Statements (no IHSS or job letter)
IDENTIFICATION TYPE	No CA ID cards, no suspended DL
Vehicle	
MAX MILEAGE	150,000
VEHICLE YEAR	15 year maximum age

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