

**Contact Us:** 877-475-5959 or 954-475-5959

**Dealer Support:** [stips@finbeusa.com](mailto:stips@finbeusa.com)

**Dealer Support Hours**

Monday - Friday: 9:00 a.m. - 8:00 p.m. EST Saturday: 10:00 a.m. - 7:00 p.m. EST

**Verification Support:** [verification@finbeusa.com](mailto:verification@finbeusa.com)

**Verifications Support Hours**

Monday - Friday: 9:00 a.m. - 6:00 p.m. EST

**Upload stips:** <https://dealerportal.finbeusa.com/login>



DRM Name: \_\_\_\_\_ Phone: \_\_\_\_\_ Email: \_\_\_\_\_

## AUTO RATE SHEET

### Program Guidelines

Maximum Amount Financed	\$35,000 (can exceed with ESC and/or GAP)
Maximum Monthly Payment	\$800 (can exceed with ESC and/or GAP)
Maximum PTI	20% (can exceed with ESC and/or GAP)
Minimum Cash Down Payment	\$1,000 (Trade-in or rebate equity is not included in Cash Down Payment)
APR %	Rates as low as 16% (always limited to comply with state usury)
Minimum Monthly Income	<ul style="list-style-type: none"><li>\$2,500</li><li>\$3,000 for Chapter 13 BKs filed within the last 15 months</li></ul>
Max Age of Vehicle	2009 or newer

### Lowest Discount Guidelines

Discount Less Than	10%
Down Payment	20% of sales price
PTI Up To	10%
LTV	120%
FICO	600+

### Terms & Mileage

Miles	Max term
0 - 60,000	72 months
60,001 - 100,000	66 months
100,001 - 125,000	60 months
125,001 - 150,000	54 months
150,001 - 180,000	48 months

### Dealer Flats

Up to \$10K Amount Financed - \$200
Up to \$15K Amount Financed - \$300
Up to \$20K Amount Financed - \$400
Over \$20K Amount Financed - \$500

### Program Highlights

#### Vamos

Discounts as Low as 0%

Social Security Number Not Required

Tax ID Number (ITIN) Not Required

Foreign Driver's License, Passport or Matricula Accepted

#### Classic

Discounts as Low as 0%

Self-Employed Buyers

#### Bankruptcy

Discounts as Low as 0%

Open Chapter 7 & 13

Multiple Bankruptcies

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### GUIDELINES & FUNDING REQUIREMENTS

Maximum Age of Vehicle	2009 or newer
Gap	Max \$895, not to exceed state max
ESC	<ul style="list-style-type: none"><li>Minimum contract term must be 24 months/24,000 miles and must include coverage for seals and gaskets</li><li>Warranty can be sold for a max of \$2,500 (cars) and \$3,000 (pick-up trucks)</li></ul>
Insurance Deductibles	Max \$1,000 Comprehensive/Collision
Proof of Residence	<ul style="list-style-type: none"><li>Must be dated within the past 30 days</li><li>One form of standard POR required (Electric/cable/water bill, bank statement, phone bill, credit card, medical bill, etc.)</li><li>Forms of junk mail will not be accepted</li><li>In lieu of acceptable POR, Ituran GPS/SI device may be accepted</li></ul>
Proof of Income	<ul style="list-style-type: none"><li>Most recent paystub for W-2 applicants</li><li>4 consecutive months of most recent bank statements for all other applicants</li><li>If a job letter is used for POI, installation of Ituran GPS/SI is required and Autopay or \$500 additional fee will apply</li></ul>
Ineligible & Restricted Vehicles	<ul style="list-style-type: none"><li>Rebuilt, branded/salvage, lemon law, gray market/unknown mileage, total loss, flood damaged vehicles — including taxis, limousines, police cars, delivery vehicles, tow, ride sharing vehicles, and all discontinued lines —are ineligible</li><li>Vehicles with previous air bag deployment will not be accepted</li><li>Frame/structural/unibody damage vehicles accepted with 2-payment recourse</li></ul>
No SSN or ITIN	Accepted
Open BKs	Accepted

### IMPORTANT ADDRESSES

**UPS or USPS Shipping to DDS:**

FinBe USA  
4054 Willow Lake Blvd, Suite 5059  
Memphis, TN 38118

**FedEx Shipping to DDS:**

FinBe USA  
4054 Willow Lake Blvd, Suite 5059  
Memphis, TN 38153

**Contract Assignment/ Gap/ Warranty:**

FinBe USA  
1475 W. Cypress Creek Rd. #300  
Fort Lauderdale, FL 33309

**Lienholder Registration:**

FinBe USA  
P.O. Box 278272  
Sacramento, CA 95827

**Loss Payee for Insurance:**

FinBe USA  
P.O. Box 924249  
Fort Worth, TX 76124

**Any changes to an application may result in different pricing**