



# Independent Program Highlights

## Our wheelhouse is 580 and up!

Buy Rates	As low as 8.49%
Front Advance up to	120%
LTV up to	140%
DTI up to	50%
PTI up to	15%
Processing fee	As low as \$175



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## The Details

- Front advance includes TT&L plus all other government fees
- We accept JD Power and one additional book
- VIN required on book. \*No frame damage (Carfax pulled at time of funding)
- Warranty greater of \$3,500 or 20% vehicle value (24/24 VSC term) less GAP
- Gap \$1,200 max or state limit (which ever is less) (LTV must be over 80%)
- Additional cancellable backend allowed

## Vehicle Specs

- Model years 2014 and newer
- Mileage up to 140K with terms up to 75 months
- 2019 and newer EVs are allowed
- Insurance deductibles \$1K

## Stips

- Valid DL (No International DL)
- Proof of residence (DL with current address accepted)
- Proof of income (if requested)
- Three customer references

**Call or text us for additional details!**  
**888-960-8065**

### Overnight Address:

2783 South Leadership Court #400  
West Valley City, UT 84120

### Lienholder & USPS Address:

PO Box 45026  
Salt Lake City, UT 84145

### Hours (MST):

Monday - Friday 8 am - 8 pm  
Saturday 8 am - 7 pm