



# FLAGSHIP CREDIT ACCEPTANCE DEALERCENTER PROGRAM GUIDELINES

PROGRAM HIGHLIGHTS <sup>1</sup>	
<b>FICO <sup>1</sup></b>	525-680
<b>RATES AS LOW AS</b>	9.99%
<b>FRONT-END ADVANCE</b>	Up to 120%+++
<b>LTV</b>	Up to 145%
<b>LOAN PROCESSING FEE <sup>2</sup></b>	As low as \$99
<b>DISCOUNT FEE <sup>2</sup></b>	As low as \$0
<b>TERM</b>	Up to 72 months
<b>PARTICIPATION <sup>3</sup></b>	Up to 1%, please see callback.
<b>VEHICLES <sup>4</sup></b>	Model year 10 years or newer
<b>MINIMUM DOWN</b>	\$0
<b>AMOUNT FINANCED</b>	\$7,500-\$30,000
<b>MAX BACK-END <sup>3 5</sup></b>	Up to 30% of the vehicle value or \$7,500, please see callback.

<sup>1</sup> See all application callbacks for specifics

<sup>2</sup> Contract fees and discount fees may NOT be charged to the applicant

<sup>3</sup> All program parameters are based on Program and Tier

<sup>4</sup> See program guidelines for exclusions

<sup>5</sup> Max back-end is subject to credit policy limits and state max, where applicable

GUARANTEED BACK-END
<ul style="list-style-type: none"> <li>• GAP + up to additional 15% of vehicle value up to \$3,000 max</li> <li>• Guaranteed amounts may not exceed \$1,000 for products that are non-rebateable to the lender</li> <li>• All VSC and GAP contracts financed must be FDS Products<sup>1</sup></li> </ul> <p><b>Stipulations:</b></p> <ul style="list-style-type: none"> <li>• GAP guaranteed up to \$659 or state max, where applicable; min LTV 85%</li> <li>• All Back-end and GBE subject to credit policy limits</li> <li>• Exceeding GBE limit and/or exceeding non-rebateable limit will be subject to a fee</li> <li>• Non-rebateable products may be included in Front-end, limit and overage fee are only for adds to the Back-end</li> </ul>

<sup>1</sup> GAP products which qualify and must not exceed state specific limits may, upon Credit Analysts approval, be allowed to be added as a non FDS product

TERM MILEAGE <sup>1</sup>		
MAX TERM	VEHICLE VALUE	MAX MILEAGE
<=60	< \$10,000	90,000
	>= \$10,000	140,000
61-72	<= \$15,000	80,000
	> \$15,000	120,000

<sup>1</sup> Max mileage is dependent upon collateral

PARTICIPATION
70/30 split.
Participation is charged back if loan is closed prior to 3 payments made or open less than 90 days.

PROGRAM FEATURES
<b>LTV Calculation-</b> Approved Advance + Allowable Back-end Products + Tax, Tags, Titling and/or Doc fees.
<b>New vehicles</b> defined as current year model. See callback for specific eligibility.
<b>Used vehicle</b> advances based on submitted guidebook: (NADA - Clean Trade, BlackBook - Clean Trade, Kelley Blue Book - Lending Value).
Model year 10 years or newer. New vehicles with 6,000+ miles are considered used. Multiple vehicle transactions must be disclosed up-front. Vehicle must be for applicant, no third party purchases.
All approvals expire at day 30.

FDS PRODUCTS
<b>IUP</b> (Involuntary Unemployment Protection) - up to \$560 For IUP inquiries call: 1-800-216-9682
<b>GAP</b> (Guaranteed Asset Protection) - \$659 For GAP inquiries call: 1-800-216-9739
<b>VSC</b> (Vehicle Service Contracts) - Contact your Flagship ASM For VSC inquiries call: 1-800-482-7357
For allowable Back-end products and limitations, please contact your Flagship Area Sales Manager.
Visit <a href="http://www.fdsprotects.com">www.fdsprotects.com</a> for additional information.

CREDIT EAST	CREDIT WEST	CORPORATE	FAX	PAYOFF QUOTES
1-800-644-8565	1-800-699-1438	1-800-707-0114	1-610-717-1924	1-800-327-8543
FUNDING ADDRESSES		LIEN HOLDER ADDRESS	INSURANCE ADDRESS	PAYOFF ADDRESS
<b>FEDEX</b>	<b>USPS/UPS/ OTHER CARRIERS</b>	PO Box 314 Wilmington, OH 45177	PO Box 965 Chadds Ford, PA 19317	6901 Windcrest Dr., Dock #2 Plano, TX 75024
4054 Willow Lake Blvd Suite 2128 Memphis, TN 38153	3268 Progress Way Suite 2128 Wilmington, OH 45177-7700			



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HOURS OF OPERATION	
Monday - Friday:	9AM - 9PM
Saturday:	9:30AM - 7:30PM
Sunday:	11AM - 5PM

COLLATERAL
<p>Eligible Vehicles: Non-commercial cars, trucks, vans, and SUVs. Personal use only.</p> <p>Trucks greater than 1/2 ton (3/4 ton &amp; 1 ton) will be considered on a case by case basis.</p> <p>No branded/salvaged titles, TMU, lemon law, flood damage, frame/unibody damage, or gray market vehicles.</p> <p>Purchase terms are determined by Flagship Credit Acceptance.</p>

CREDIT
<p>FICO 525 and up. Minimum 3 satisfactory trade lines, student loans in repayment may be counted.</p> <p>At least 1 trade line must have a minimum \$3,500 installment credit, open for 1 year with an activity date in the last 6 years.</p> <p>Qualifying satisfactory trade lines cannot be in default, collection or authorized user accounts.</p> <p>No open or multiple bankruptcies or repos. No repos within the last 12 months, unless included in a bankruptcy.</p> <p>All open auto and mortgage trade lines must be current.</p> <p>All open/current accounts and other disclosed or discovered debts will be factored into budget and debt calculations.</p>

BANKRUPTCY
<p>Debtor must be discharged.</p> <p>Time at current address must be at least 12 months.</p> <p>Minimum time of employment for this program is 12 months.</p> <p>Customer must have at least 1 well paid qualifying trade line within the last 6 years.</p> <p>Max allowable PTI for this program is 14.5%.</p> <p>Max Front-end advance 110%.</p> <p>Rates as low as 9.99%.</p>

VERIFICATION
<input type="checkbox"/> Retail Installment Sales Contract
<input type="checkbox"/> All Pages of Signed Credit Application
<input type="checkbox"/> Buyers Order/Purchase Agreement
<input type="checkbox"/> Vehicle Invoice/Bookout
<input type="checkbox"/> Title Application
<input type="checkbox"/> Proof of Insurance
<input type="checkbox"/> VSC, GAP, and Maintenance Contract
<input type="checkbox"/> Odometer Statement (Required for all model years)
<input type="checkbox"/> Valid Driver's License

ADDITIONAL STIPULATIONS
<p><small>Additional stipulations are based on Analyst decision and will be notated on the callback sheet</small></p> <p><b>Proof of Residence</b> Utility bill, Phone bill, or Cell phone bill within 30 days of contract date.</p> <p><b>Proof of Income</b> Pay stub, 3 months personal bank statements, copy of W2, tax returns, minimum of 12 months job length required for a 2nd job. Self-employed workers must provide satisfactory proof of sustained income shown on tax returns.</p> <p><b>Military Personnel</b> For full time active duty status. Minimum time of employment for Military applicants is 6 months.</p> <p><b>Proof of Trade Paid in Full</b> <b>Proof of Employment</b> <b>Three References</b> <b>Valid Contact Information</b></p>

ADDITIONAL INFORMATION
<p>Payment due date may not be after the 25<sup>th</sup> of the month. Due date must be between 30 and 45 days from contract date.</p> <p>Customer must add Flagship Credit Acceptance to insurance immediately. Required for funding. Maximum deductible \$1,000, applicant must be named insured.</p> <p>Cash, check, or money order are acceptable forms of down payment.</p> <p>Employees of the submitting Dealership are ineligible.</p> <p>Welcome Call must be completed prior to funding:</p> <ul style="list-style-type: none"> <li>• Welcome Call verifies application, contract and vehicle information</li> <li>• If a message is left, it is imperative that the customer returns the call and speaks to a member of the funding department</li> <li>• Insurance info and Employment info confirmed on every loan</li> </ul> <p>No post dated checks.</p> <p>\$395 processing fee for resubmitted contracts.</p>