

Sensible Auto Finance Requirements

From Buyers:

- Current Paystubs** *(for W2 employees)*
- Valid Drivers license**
- Voided check or direct deposit showing full account number**
- Proof of residence**
- Proof of insurance**
- SSN verification** *(when applicable)*
- 3 months bank statements** *(for self employed and other types of income)*
- Completed customer interview**

From the Dealer:

- Application for registration and title**
- Title and all assignments**
- Actual registration certificate***
- DMV statement receipt***
- Purchase order**
- Pre-signed credit application**
- GPS Install****

** Not required in all states **Not required in New York and New Jersey*



Sensible Auto Finance

Most Frequently Financed Cars

Mileage: 80k-140k

Vehicle Age at Origination: We like cars that are roughly 8 years old or newer, but not older than 10 years.

- Honda Sedans (Civic/Accord)
- Nissan Altima
- Chevy Sedans (Cruze/Malibu/Impala)
- Toyota Sedans (Camry/Corolla)
- Hyundai Sedans (Sonata/Elantra)
- Honda SUV/Crossover (Pilot/CRV)
- Nissan Rouge
- Subaru Sedans (Legacy/Impreza)

Top 10 Make & Model

1. Nissan Altima
2. Hyundai Elantra
3. Nissan Sentra
4. Kia Optima
5. Chevrolet Malibu
6. Kia Forte
7. Hyundai Sonata
8. Kia Soul
9. Toyota Camry
10. Ford Fusion

The Sensible Advantage

- ✓ **Instant Approvals**
- ✓ **Same day Funding via electronic transfer**
- ✓ **No Look To Book**
- ✓ **Earn dealer commissions on warranties**
- ✓ **Easy Dealers Sign up**
- ✓ **Loan size amounts up to \$22,500**
- ✓ **No recourse after 1st 4 weekly payments**
- ✓ **Access us through DealerTrack, and our own portal**
- ✓ **E-signature on all documentation (dealer sign up and customer contracting)**

We Accept

- ✓ **No minimum Credit Score**
- ✓ **T.I.N. numbers**
- ✓ **Multiple Repos (not with Sensible)**
- ✓ **Foreclosures**
- ✓ **Bankruptcies (closed)**
- ✓ **18 Year Old vehicle or newer**
- ✓ **Any Mileage**
- ✓ **Any Vehicle**
- ✓ **160% LTV based on NADA Clean Trade!**
- ✓ **Multiple Auto Loans**
- ✓ **Only \$900 minimum monthly income required.**
- ✓ **Uber & Lyft drivers**