



Your full spectrum lender!SM

PowerSports Program Rate Sheet
June 2017

Program:	Platinum	Gold	Standard	Westlake Financial Powersports Financing ✓ New and Used Vehicles ✓ Most Makes/Models ✓ Rebates Accepted ✓ Low Dealer Fees ✓ No Min Amount Financed ✓ Past BK's Ok
FICO Range	700 +	699 – 600	599 - 0	
Max Amount Financed:	\$20,000	\$20,000	\$15,000	
Max Payment to Income (PTI):	20%	20%	20%	
Max Debt to Income (DTI):	80%	80%	80%	
Min Income:	\$1,800 Income	\$1,800 Income	\$1,800 Income	
Max Term:	60	60	48	
Rates:	14.99% - 19.99%	17.99% - 24.99%	22.49% - Usury	
Min Down Payment:	15%	15%	25%	
Max LTV*:	110%	110%	90%	
Max Vehicle Mileage/Age	25,000 Miles/15 Yrs	25,000 Miles/15 Yrs	25,000 Miles/15 Yrs	

Full Spectrum Financing • New and Used Powersports Vehicles • Any Make and Model

Westlake Policies	Bankruptcy	Discharged Bankruptcies accepted. Open/Dismissed Bankruptcies not accepted	Westlake Financial Services 4751 Wilshire Blvd Suite 100 Los Angeles, CA 90010 1-(888)-8-YES-YES dealers@westlakefinancial.com Titles Submission Info: Westlake Financial Services Po Box 997592 Sacramento, CA 95899 Fax: 877-854-5682 Westlake_Titles@westlakefinancial.com Additional Westlake Policies are listed on Westlake's Program Guidelines located in DealerCenter.
	Repossessions	Yes. Customer with previous Westlake or Wilshire Consumer Credit repossessions not accepted	
	Contracts	Simple interest arbitration contracts only. Contracts sent to Westlake 21+ days past approval date will be returned to dealer and requires dealer to resubmit deal with new approval.	
	Acquisitions Fees	A non-refundable acquisitions fee may be assessed for each loan based on credit quality.	
	Minimum Payment	The minimum payment for any Westlake Financial Services loan is \$200 per month	
	Rebates	Rebates eligible on all Westlake Deals. Rebates provided to customers must be entered in DealerCenter and dealer must receive an approval. Rebates cannot be used as down payments.	
	Open Autos	Open Autos with current status (not currently delinquent) OK. Customers with open motorcycle, ATV, Side by Side, watercraft or any other recreation loan will not be accepted. Dealer is responsible to review customers credit for open powersports/recreation loans. Must be traded in or show proof of payoff. Maximum amount financed of \$7,500 and minimum down payment of 35%.	