

PROGRAM GUIDELINES

DEALERCENTER PROGRAM DETAILS AND CONTACT INFORMATION



PROGRAM HIGHLIGHTS

\$30K

AMOUNT FINANCED UP TO

160%

UP TO 160% LTV

1%

FLAT UP TO 1% OF AMOUNT FINANCED

\$795

GAP MAX \$795 OR STATE MAXIMUM

PROGRAM DETAILS

LTV	Up to 160%
LOAN PROCESSING FEE ¹	As low as \$199
DISCOUNT FEE ¹	As low as \$0
TERM	Up to 72 months
PARTICIPATION ²	Flat up to 1% of Amount Financed
VEHICLES ³	Model year 10 years or newer
MINIMUM DOWN	\$0
AMOUNT FINANCED ⁴	\$7,500-\$30,000
MAX TERM & MILEAGE	72 months / 140,000 miles
GAP	Max \$795 or state maximum

¹ Contract fees and discount fees may NOT be charged to the applicant

² Flat up to 1% of Amount Financed; please see callback for details

³ See Vehicle Details for exclusions

⁴ Amount Financed limits based on collateral and structure

PARTICIPATION

Participation is charged back if loan is closed prior to 3 payments made or open less than 90 days.

LENDING ON YOUR TERMS

EXPEDITED DECISIONS AND FUNDING OPTIONS

Automation and Live Analysts
7 days a week

CONTACT

FAX

610-717-1924

CREDIT

800-644-8565: EAST

800-699-1438: WEST

FUNDING

833-608-3863: EAST

866-662-2652: WEST

FedEx

Flagship Suite 2128

4054 Willow Lake Blvd

Memphis, TN 38153

USPS/UPS/Other Carriers

Flagship Suite 2128

4054 Willow Lake Blvd

Memphis, TN 38118

LIENHOLDER

PO Box 314

Wilmington, OH 45177

INSURANCE

PO Box 965

Chadds Ford, PA 19317

PAYOFF

800-900-5150

JPMorgan Chase (TX1-0029)

Attn: Flagship 975658

14800 Frye Road, 2nd Floor

Fort Worth, TX 76155

CORPORATE

800-707-0114

PROGRAM GUIDELINES

DEALERCENTER PROGRAM DETAILS



VEHICLE DETAILS

New vehicle value based on invoice. New vehicles defined as current year model. See callback for specific eligibility.

Used vehicle advances based on submitted guidebook: NADA - Clean Trade, BlackBook - Clean Trade, Kelley Blue Book - Lending Value. Change in guidebook post-contract will require a new decision.

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.

Vehicles cannot be used for commercial purpose. Excluded units: branded/salvaged titles, TMU, lemon law, flood damage, frame/unibody damage, or gray market vehicles. Excluded makes and models may apply.

PROOF OF INCOME

W2: If POI is required, please provide one of the following,

- Recent pay statement (within 30 days)

1099:

- Copy of recent 1099, together with the last 3 months bank statements reflecting deposits¹

Self-Employed:

- Minimum 12 months job length required
- Last 3 month's bank statements reflecting deposits¹
- Verification of business required
- Additional documentation may be required

Second job:

- Minimum 12 months job length required for second job income to be considered
- Requirements for job type income mirror that of primary job

Protected Income: This is an important part of providing a fair, equitable lending experience. On all applications submitted to Flagship, protected income (non-taxed) should be "grossed-up" by a factor of 25%. It is important that this is done by the Dealer at the time the application is submitted. If the applicant wishes to have the income considered as a part of the credit decision, the following must be provided:

- **SSI:** Please provide one of the following,
 - Copy of current year award letter,
 - Copy of social security check (pay date within 60 days of application date. 90 days if award letter amount matches check amount), or
 - Copy of current bank statement showing deposits. If it is a joint account, must be able to determine the deposit belongs to the applicant by the deposit description

Additional types of protected income which may require documentation to prove award and regular receipt²:

- Workers Compensation
- Foster Care payments
- Welfare
- Compensatory damages for personal injury, sickness, or emotional distress
- Pension Income (except for military and government disability pension that is called out under the protected income fields): Please provide one of the following,
 - Copy of current year pension statement,
 - Copy of previous year W2
 - Copy of 3 most recent bank statements showing net deposits. Must be able to determine the deposit belongs to the applicant by the deposit description
- Medicaid Waiver payments (also referred to as In-Home Supportive Services [IHSS] payments)
- Roth IRA qualified distributions
- Survivor benefits of a public safety officer killed in the line of duty
- Disaster Relief payments

¹ Bank statements are reviewed for income and stability

² This is an example of protected income types and may not be inclusive of all protected income

VERIFICATION

- Retail Installment Sales Contract ✓
- All Pages of Signed Credit Application ✓
- Buyers Order/Purchase Agreement ✓
- Vehicle Invoice/Bookout ✓
- Title Application ✓
- Proof of Insurance ✓
- VSC, GAP, and Maintenance Contract (any additional products) ✓
- Odometer Statement (required for all model years) ✓
- Valid Driver's License ✓

ADDITIONAL STIPULATIONS

The following may be required. Please see callback.

PROOF OF RESIDENCE

Driver's license, utility bill, phone bill, or cell phone bill within 30 days of contract date

PROOF OF TRADE PAID IN FULL PROOF OF EMPLOYMENT VALID CONTACT INFORMATION

ADDITIONAL INFORMATION

Employees of the submitting Dealership are ineligible.