

Think Prime. Think Westlake –

Rates as low as 7.99%!

Independent Dealers

IF YOU SUBMIT THROUGH DEALERCENTER AND YOUR DEAL HAS:

The Right Credit:

- 700+ FICO score
- Min 1 paid auto OR high good trade line with min of \$20K and min 1 year of age
- No repos in last 4 years
- Max 7 inquiries in last 2 weeks

The Right Vehicle:

- Max 10 years / 100,000 miles
- Max \$35,000 amount financed
- No Branded/TMU/Commercial/RV/Powersports

The Right Structure:

- Max 15% PTI¹ / Max 65% DTI¹
- Max 120% LTV

THEN YOU GET THESE RATES OR BETTER²:

For used cars up to 50,000 miles:

Front-End LTV / FICO	700-724	725-749	750-779	780-799	800+
0-90%	10.49%	9.99%	9.49%	8.99%	7.99%
90-100%	10.99%	10.49%	9.99%	9.49%	8.79%
100-110%	11.49%	10.99%	10.49%	9.99%	8.99%
110-120%	11.99%	11.49%	10.99%	10.49%	9.49%

For used cars over 50,000 miles: add 1% to these rates

For terms over 49 months: add up to 1.75% to these rates

Stips: Proof of Income and Proof of Residence may be required. All other stips are waived.



888.893.7937
westlakefinancial.com

¹The following exclusions apply: Classic cars, D and F grade dealers, Income from Job Letters, Home Care, Disability, Student Incomes. Max warranty ranges from \$1,500 and \$2,000. Up to 72 month term. All stips will be required on deals with elevated risk of non-payment per Westlake's automated decisioning. Deals not submitted through Dealer Center will see a 2% rate increase. ² Rates will vary depending on term.