

PROGRAM GUIDELINES



INTRO

The Funding Process is designed to ensure that we 1) have a legally compliant contract, 2) understand the facts of each deal (customer, vehicle, and deal structure), and 3) assess the risk of each deal at the time we are evaluating the deal for funding. Prior to funding, if we learn that any of the requirements are not met, we will notify the dealer and customer regarding what requirements need to be adjusted.

Funding risk-adjusted deals as quickly as possible is the primary objective. When submitting deals for funding, please ensure the deal packets are clear and complete. *It is the dealer's responsibility to verify the validity of the customer's information as stated on application and submitted in online portal.*

The information below is intended to be a reference which enables our dealers to know what we are looking for, so we can achieve alignment on the deal facts and meet our fast-funding objective.

Sales: 888-434-3150 | Assigned Sales Rep or sales@westernfundinginc.com

Funding: Send stips and/or information to [\(App#\)@uw.westernfundinginc.com](mailto:(App#)@uw.westernfundinginc.com)

Example: 10024211@uw.westernfundinginc.com

Customer Verification: 888-880-8551



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CUSTOMER INFORMATION

Identification

Driver's License (preferred form of Identification):

- Can be from any state or a foreign country
- Cannot be suspended, revoked, or expired*

Non-Driver's License Government Identifications:

The following forms of ID are also acceptable for Identification purposes:

- State ID (not associated with a suspended, revoked, or expired driver's license*.)
- Passport (not associated with a suspended, revoked, or expired driver's license*.)
- Foreign ID

**All Expired Identifications: We will accept all expired ID's 6 months prior to the Contract Date provided the ID is not associated with a suspended or revoked driver's license.*

Suspended Licenses: We do not accept Suspended Licenses or ID's associated with a suspended license. We will also not accept payment plans on suspended Driver's Licenses.

NOTE: All Identifications will be validated against publicly available databases authorized by states or federal agencies to ensure accuracy and confirm that they are not linked to a Driver's License that is suspended, revoked or expired.

Social Security or ITIN

Proof of Social Security Card or ITIN letter (front and back color pictures) will be requested in cases where specific fraud shield alerts appear on the customer credit report.

If the customer was assigned a social security number, work social, or an ITIN number by the SSA office they should be using that number on the approval of the deal.

If they have **NOT** been assigned a number by the SSA office, then they can select No SSN/ITIN.

Residence

Standalone Proof of Residence (POR)- dated within 60 days of the contract

1. Utility, Cable or Internet bill to customer's name and home address within 60 days of contract (gas, electric, water)
2. Mortgage Statement or Rental Agreement (for apartments only)
3. Chapter House (Tribal/Reservation) or 911 letter
4. Bank Statements in customer's name
5. Driver's License or Government Issued Identification card if issued within the last 60 days of contract
6. Military Personnel – Military Housing Authority Letter or Orders
7. GPS Ping Only – Must ping at residential address on file, residence time will be 0
 - a. Does not apply in states where we do not allow GPS (NJ, NV, WI)
8. POR Letter, residence time will be 0
9. Personal Mail - Examples of this include credit card statements or other bills. Mail must be addressed specifically to customer and have the correct address. We will NOT accept documents as they relate to customer being detained / bench warrants / medical claims / repossessions / right to cure



10. Vehicle registrations

Residence Stability

Residence time starts at age 18. Temporary/Commercial residences will not be accepted (Hotels, Motels, RV Park, group homes, etc.)

Income

Income Type

Please ensure to select the appropriate income type when submitting an application to avoid a “negative surprise”. Documents to prove income vary by income type. **All proof documents must be in the customer’s name and dated within 30 days of the contract date unless noted below.** In some cases, we may ask for bank statements with proof of direct deposit or cancelled checks (front and back) to support the paystubs. Please see the below income type options to review acceptable proofs related to that income type we will accept. If your customer’s income type is not listed below, please contact your Western Funding Sales Representative for additional guidance.

Primary Driver

Primary Driver must have provable income that is greater than or equal to monthly payment.

W2 INCOME:

- **Computerized Paystub w/YTD**
 - **Computer Generated Paystub** - with year to date from a payroll service with FICA taxes withheld.
 - **Direct Deposit** - on a monthly bank statement dated within the last 45 days. We will need 2 months of recent bank statements to determine income type, frequency, and consistency. Enter this income as NET. Only enter the direct deposit from payroll company, no other deposits.
 - **Payroll summary** from any payroll service with YTD totals. No Excel or manually created documents.
 - **Settlement Statements** – For Truck Drivers Including YTD with FICA taxes withheld.
 - **Employment Offer Letter** must meet the following:
 - Offer Letter - dated within 30 days of start date (other qualifying proof required if customer has been employed more than 30 days). Customer must have already started employment.
 - Lists pay rate, start date, and full-time or part-time status.
 - Employer verification is required.
 - **Computer Generated Paystub without year to date** - from a payroll service with FICA taxes withheld. Two most recent months required. *1099 employee see Self Employed or Handwritten Checks
 - **Payroll summary from any payroll service without YTD totals** - Two most recent months required. No Excel or manually created documents.
 - **We do NOT accept W2 Forms or Wage and Tax Statement**

MILITARY INCOME:

- **LES (Leave and Earnings Statement)** - with year to date from a payroll service with FICA taxes withheld. Military Pension is categorized as SSI.
- **Direct Deposit** - on a monthly bank statement dated within the last 45 days. We will need 2 months of recent bank statements to determine income type, frequency, and consistency. Enter this income as NET. Only enter the direct deposit from payroll company, no other deposits.



SELF EMPLOYED:

- **Self-Employed – Personal Statement:** (A 1099 contract worker is classified as self-employed)
 - **Personal Bank Statements** - Three most recent/complete bank or pay card statements with transaction detail and customer address proving three months of income history. Average ending balances of three months must be greater than or equal to monthly payment on the deal. *If bank account has additional account holders other than signer on account, income is divided unless it is clear to whom the income belongs. **See more specific guidance on [Transfers](#).*
- **Self-Employed – Business Statement:** (Bank Statement is a Business Account in Business Name)
 - **Business Bank Statements** - Three most recent/complete bank statements with transaction detail and customer address proving three months of income history. Average ending balances of three months must be greater than or equal to monthly payment on the deal. Income will be divided by number of owners. **See more specific guidance on [Transfers](#).*
 - **Proof of Ownership** for the business type is required with Bank statements. Business must be active
 - Incorporations – Articles of Incorporation
 - LLC – Articles of Organization
 - Sole Proprietorship – Doing Business As (DBA Filing)
- **Self-Employed – Turbo Pass: (Self Employed Customer verified Turbo Pass)**
 - **Turbo Pass Report** - Three months of recent banking information in customer name. The baseline of primary total deposits will be used to calculate the monthly income. If the baseline is not available, the company will use the average of 1-90 days of the primary total deposits to calculate income as long as the income is consistent over 90 days and deposits are considered income. The baseline average ending balance must be greater than or equal to the customer's payment on contract if the baseline is not available, we will use the average ending balance over 1-90 days. *If bank account has additional account holders other than signer on account, income is divided unless it is clear to whom the income belongs. Additionally, if the statement summary shows less than 120 days of information, job time will be reduced proportionally unless the bank will only provide the 90 days as shown on the Turbo Pass report. **See more specific guidance on [Transfers](#).*
- **Ride Share Income: (Uber and Lyft)**
 - **Personal, Business Bank Statements or Turbo Pass are required.** - Three most recent/complete bank statements with transaction detail and customer address proving three months of income history. We do not accept Uber and Lyft statements.

FIXED INCOME:

- **SSI Buyer – SSI / VA / Pension**
 - **Award Letter** - Social Security benefit, Retirement, VA or Disability benefit award document for customer. Must be dated within 12 months of contract date.
 - **SSA 1099** – Form SSA 1099 Social Security benefit for the customer
 - **Direct Deposits** - on a monthly bank statement or print-out dated within the last 45 days if we can determine income type, frequency, and consistency.



- **Dependent Income**
 - **Award Letter** - Social Security benefit **OR** Disability benefit award document for a dependent of the customer. Must be dated within 12 months of contract date.
 - **Direct Deposits** - on a monthly bank statement **OR** print-out dated within the last 45 days if we can determine income type, frequency, and consistency.

- **Home Care – Paid by State or Local Agency**
 - **Printed Checks** - from a payroll service with or without FICA taxes withheld with benefactor's name. Will require three months most recent bank statements.
 - **Cancelled Checks** - Three most recent months current and consecutive (Front and back) with award letter from state.

- **Child Support / Foster Care / Alimony**
 - **Payment Activity Statement Summary** - from the State or Courts showing the payments received for child support. Will use the average of the last three months paid and no bank statement needed. Documents showing amount owed are not accepted.
 - **Bank Statement** - Three most recent months current and consecutive with **Court Order or Foster Care** letter from state.
 - **Cancelled checks** - Two most recent months current and consecutive with award letter of check stub showing foster information.

- **Trust / Annuity / Tribal Income**
 - **Bank Statement** - One month most recent month with **Award** letter.
 - **Cancelled checks** - One month most recent, check stub usually indicates and can be used as **Award** letter.

- **Student Income**
 - **Bank Statement** - Letter from Financial Aid Office or residing state disclosing how much is received each quarter/semester. Must show proof of payment covering the quarter/semester or year depending on how income is received. Student loans will **NOT** be counted as Student Income.
 - **VA Education Benefits Letter** - Letter must be dated within 90 days of contract date include the proof of payment. Amounts paid to the customer (not the school) are accepted.

- **Perm Disability Insurance**
 - **Bank Statement** - One recent month current **AND** consecutive with **Term payment breakdown** or **Award** letter.

- **Short Term Disability Insurance**
 - **Bank Statement** - One recent month current **AND** consecutive with **Award** letter from state.

- **Passive Income**
 - **Bank Statement** - Three most recent months current **AND** consecutive with **Award** letter from state.

CASH INCOME:

- **Printed Paystub – No YTD**
 - **Cancelled Checks** - Three most recent months current and consecutive (Front and back)



- **Printed Checks** - from a payroll service without FICA taxes withheld require three months most recent front and back of cancel checks. Can provide check cashing report from a valid check cashing company.
- **Handwritten Paystub**
 - **Cancelled Checks** - Three most recent months current and consecutive (Front and back)
 - **Printed Checks** - from a payroll service without FICA taxes withheld require three months most recent front and back of cancel checks. Can provide check cashing report from a valid check cashing company.
- **Job Letter**
 - **Job Letter** - Letter should be typed or written including company name, address, and phone number to contact and verify employment. **Active business license** for the Employer must be provided along with letter. Good Standing Certificate from State Website showing Active will also be accepted. In Texas, Sales Tax Permit number showing Active on State Website will also be accepted. Letters will not be accepted for customers working within a family-owned business.

DEALER EMPLOYEE:

- **Dealer Employee** - For the selling dealership and/or any company owned by Dealer Principal
 - *We will **not** finance any Dealer Principal or family member of principal*
 - **Proof of actual income required** - Follow all proof of income requirements. Will require **full recourse**, a signed supplemental and must be validated by owner of the dealership.

What is NOT considered Income?

- Transfers within an individuals' own bank accounts (i.e., Checking/Savings, etc.)
- Reimbursements
- Unemployment compensation
- Workers' Compensation
- Food Stamps
- SNAP (Supplemental Nutrition Assistance Program)
- Wires and Credits (wires must show source)
- Deposits that are seen coming in and out of the same account

Transfers (on bank statements)

Acceptable Transfers

- Money deposits that are received from Zelle, CashApp, Venmo, PayPal or other similar payment platforms, deposits cannot be from family members or Dealers.
- Uber/Lyft, DoorDash or other common food delivery or ride share companies that show consistent transfers and are NOT reporting or do not report on 3rd party TWN with conflicting information will be accepted.

Not Acceptable Transfers

- Transfers within an individual's own bank account (i.e., Checking/Savings)

Income Calculation

Automated Calculation:

Western Funding offers a tool via DealerCenter (and DealerCenter Portal) which can **automatically calculate income** for the most common income types. Using this feature, known as the [Income Verification Tool](#), ensures



the highest likelihood of calculating the correct income amount prior to submitting a deal. This tool can review and evaluate the proofs associated with the following income types:

- Computerized Paystub w/ YTD
- Self-Employed – Personal Bank Statements (Wells Fargo, Chase, Capital One, Bank of America, Chime)
- Self-Employed – Business Bank Statements (Wells Fargo, Chase, Capital One, Bank of America, Chime)
- SSI Buyer

The Work Number (TWN):


- A third-party verification site used for employment and income verification.

The Originations Team will use results from the Income Verification tool or TWN when available. Using these tools greatly improves the likelihood that the income that supports your quoted advance is the income that the originations team verifies. On TWN the hint provided in the Buy Program summary will show an income amount that is the sum of the two jobs. Dealers should separate the two incomes in the application as the originations team will break out the two incomes separately. During the funding process if they are combined it could cause a change in net check. The customer MUST show active and not on leave or terminated.

Manual Calculation:

This approach is still valid and below is guidance to help dealers reduce the risk of receiving a “negative surprise” based on the receipt of several of the most common proofs of income:

Computerized Paystubs (W2 Customers):

- Use the Income Calculator tool in DealerCenter
- This tool can be found where you enter income by clicking on the  symbol and entering the correct inputs into this step-by-step tool.

Bank Statement with direct deposits (W2 Customers):

- Require a minimum of two most recent months. Will add all the direct deposits on the two months and divide by two regardless of the pay cycle.

Turbo Pass we will add all the direct deposits reported and divide them by the total months reported. So, if 90 days reported will add all the direct deposits over 90 days and divide by three regardless of the pay cycle.

Note: *Any time there is an inconsistent earnings event such as high overtime or a bonus payout that is not sustained, the Pay Period approach can overstate ongoing monthly gross income. If the customer’s employment circumstances have changed (change in hours, part time to full time, promotion, leave of absence, etc.) then additional paystubs or verification may be required. Please indicate by either writing on the Paystub or Comment on the deal.*

However, unless we are directly aware of and can support the facts surrounding the explanation of the difference, we will apply the calculated income.

Personal Bank Statements (Self Employed Customers):

- Add total qualifying deposits for 3 most recent months and divide by 3 to get monthly income.
- Joint Accounts – Divide the monthly income by 2. If the deposit clearly belongs to one person do not divide the income but only use that income.
- If deposits are not clearly related to the self-employed income do not include them. Examples: Employer payroll direct deposits, SSI income, etc.

Business Bank Statements (Self Employed Customers):

- Add total qualifying deposits for 3 most recent months and divide by 3 to get monthly income.
- Multiple Owners of Business – Divide the monthly income by number of owners.



Turbo Pass (Self Employed Customers):

- Review deposits to ensure that they are considered income. Baseline for Primary Deposits is used as long as a baseline is available and all deposits are considered income. For example if payroll deposits are on the baseline and the customer is self employed we will not consider the payroll deposits as income for self-employed.
- Multiple Owners of Business – Divide the monthly income by number of owners.
 - Example if a bank account has a baseline of \$9,000 and all deposits are countable, and the business has 3 owners then you would take $\$9,000 / 3 = \$3,000$
 - Example if a bank account does not have a baseline and the total primary deposits 1-90 days is \$15,000 and they are all countable deposits then you would take $\$15,000 / 3 = \$5,000$ if there is 2 owners then you would divide the \$5,000 by 2 and the monthly income is \$2,500


Cancelled Checks

- Add 3 most recent months of cancelled checks and divide by 3 to determine the monthly income

Fixed Income SSI/VA/Retirement

- Enter monthly gross paid on statement
- If using bank statement to prove enter the Net received monthly.

Job Time

Enter the time that the customer has been at their present job. The income calculation tool inside of Dealer Center allows you to enter the exact hire date to ensure accuracy. If the customer previously worked for a temp agency and then was hired on with that company, please use the time that the employer will verify, which is usually the date they made the customer a permanent employee. 

SPECIFIC DEAL REQUIREMENTS:

Max APR

Max APR is 30%. State usuary rates will apply when applicable.

Bankruptcies

Must be discharged or dismissed and supported with documentation filed with the Bankruptcy court.

Down Payment

Must be paid in full by the Buyer or Co-Buyer prior to funding deal. Proof of certified funds will be required if in the verification process, we discover a discrepancy, or the down payment has not been paid in full.

Acceptable Proof of Certified Funds:

- Proof of cancelled check
- Cashier's Check
- Money Order
- Debit/Credit Card receipt
- Bank Transfers (Venmo, CashApp, Zelle, etc. as long as clear from customer)



Delinquent Mortgages

Must provide proof account is current or closed.

E-Contract

Western Funding is 100% e-contracting. Dealer must use Buyer's/Co-Buyer's valid email address. Buyer/Co-Buyer must have access to this email.

Ineligible Customers

Customers with a previous Western Funding, Westlake Financial, Wilshire Consumer Credit, ALPS repossession or previously declined for fraud are ineligible.

Insurance

Customer must provide proof of Full Coverage Insurance with a deductible not to exceed \$1,000 and minimum policy of 30 days. Additionally, the policy cannot be under the dealer's name.

Requirements for Insurance - If using ATPI or Binder must list the following:

- Vehicle information must match the Retail Installment Contract
- Customer must be listed as a driver on the policy
- Comprehensive and Collision deductibles must not exceed \$1,000
Western Funding must be listed as lienholder / loss payee

NOTE: *The Company does not require proof of Full Coverage Insurance when the contract has an Amount Financed of \$5,000 or less.*

Open Auto Loans

No restrictions on the number of open autos. However, if an open auto is a Westlake Financial Services or Western Funding account, the customer can have a MAX of 2 open autos including the new one. Additionally, the customer must have **at least 5** monthly payments made and account must be current at the time of funding.

References

Customer must provide contact information for number of references on the form that we provide in the PrintPack.

3Rd Party Vehicle Service Contracts

Dealer must provide a signed 3rd party vehicle service contract that matches the details listed on the retail installment contract including the date. This 3rd party vehicle service contract must be signed by customer and dealer when applicable. The 3rd party vehicle service contract must be a minimum of 12 months term. The 3rd party vehicle service contract cannot have the dealer listed as the claim administrator.

VEHICLE INFORMATION:

Branded Title Vehicles

Western Funding may finance branded vehicles if approved by the Buy Program. The Approval Sheet will include a statement waiving the MSA prohibition against branded vehicles. **Income types on branded vehicle that are not accepted are Handwritten Paystub, Job Letter, Dealer Employee or Cash Income.** Acceptable brands/events are as follows: collision, flood damage, hail damage, insurance theft claim, junk, lemon, major damage, NHSTA crash test vehicle, rebuilt, salvage, vandalism, water damage, and weather damage.



Additional restrictions may apply based on your state. Program is available in all states except MA, NY, and PR. [Branded Title Flyer](#)

- Vehicle must be restored to its original structure and appearance
- Pictures of the vehicle are required (must show all 4 corners)
- A disclosure form signed by the customer will be required based on the states and brands/events reported on the history of the vehicle
- GAP and VSC are not allowed

Commercial Purpose Vehicles

Western Funding will finance certain vehicles that are flagged as Commercial Purpose Units. These units cannot have a gross vehicle weight over 12,000 pounds. The Commercial Unit program will require pictures of the vehicle. If the vehicle is being used for commercial purposes, then the commercial drop down needs to be selected when booking vehicle in Dealer Center and must reflect on the contract. Additionally, we will not finance vehicles that are flagged as commercial unit and have a branded flag.

GPS Install

If a deal is ready to book and the only remaining stipulation is GPS install, dealer will have **24 hours** to complete. If not completed, deal will fund without GPS and dealer net check will be reduced by GPS incentive amount. Wireless devices are NOT allowed.

Mechanical Issues

If any mechanical issues are identified during customer verification which impact the drivability or safety of the vehicle, they must be addressed and completely resolved prior to funding. If the airbag was deployed at any time, must show proof of repair.

Non-Financeable Vehicles

Western Funding will not finance commercial vehicles (with the exception of Cargo Vans and Pick Up Trucks), traditional taxis and police units*.

Taxi (Ride Share) and *Police units (including police Interceptors)

Western Funding will finance vehicles that have been branded as a Taxi but are **not a traditional yellow cab taxi**. These are vehicles that are registered as Ride Share.

*Police Units (including police interceptors) will be financed only in approved piloted states. These units will be accepted, however, all emblems, siren lights and all previous law enforcement equipment must have been removed. Spotlight can remain on the vehicle.

Pictures of these vehicles will be required (must show all 4 corners).

GENERAL INFORMATION:

Contract Documentation

Contracts must be electronically signed, simple interest only, legally compliant, properly executed by all parties, and include any adults 18 or older driving 50% or more on the contract. Documents missing signatures will be subject to customer verifications if the signature(s) do not match. Customer payment due dates cannot be selected between the 25th and end of month.



Active / In-House Deals

Dealers will be able to track and communicate on all In-House Deals through DealerCenter, via 'View Account Dashboard'. The best communication process with the Credit Analyst is through the Lender Comments in DealerCenter. Dealers can communicate back and forth with Credit Analysts. Lender Comments can be used if additional information is needed, to state the resolution or to request a call-back (if you cannot get a resolution through Comments.) All Lender Comments are responded to throughout the day and within a 24-hour period.

Returned / Resubmitted Deals

- Deals missing Original Contract, Original Credit Application or Proof of Income will be placed on hold and not be worked on until the missing documents are received. If the missing documents are not received within 3 business days, the deal will be returned.
- Deals received 30+ days after the contract date or not funded within 5 days of payment due date, will be returned.
- Deals in the funding process for 7+ business days and not booked will be returned.*
- Dealer will be provided reasons why a deal was returned. Returned deals may be re-contracted, but only once per customer.

**This portion of the policy may be suspended during Tax Season at Western Funding's discretion.*

Any deviation from Western Funding's stated policies may result in delayed funding, modified net check or risk of inability to accept assignment of loan.



WFI Acceptable GPS Device List			
Device**	Transfer Code	Support	Email Transfers
<i>Preferred Device:</i> Globaltrack	WESTERN FUNDING Transfer Login: globaltrackllc.com/account/login	661-727-3566	support@sarekon.com
Advantage	wfi_gpstransfers@westernfundinginc.com	800-553-7031 #2	support@AdvantageGPS.com
Call Pass (IGOTCHA)	WESTERN FUNDING	877-324-0999	support@callpasstech.com
Goldstar	https://track.goldstarcms.com 129386 (1738)	866-655-8825 #1	
Ikon	WESTERN FUNDING	866-503-2884 #3	support@skypatrolusa.com
Ituran	WESTERN FUNDING	866-543-5433 #3	
Passtime GPS	1648	800-865-3260	
SVR	WESTERN FUNDING	619-639-0245	
Voltswitch GPS	WESTERN FUNDING	800-436-0868	support@voltswitchgps.com

* Western Funding will only use location feature on GPS units.

**** Devices not accepted: ANY Wireless Devices**

For GPS returns, email wfi_gpstransfers@westernfundinginc.com



Western Funding Proof of Lien State Guide

Lienholder Address for **Paper Titles**: PO Box 278897 Sacramento, CA 95827 (*NJ Exempt, see below)
 Lienholder Address for **ELT**: PO Box 278897, Sacramento, CA 95827 OR 3915 E. Patrick Lane, Las Vegas, NV 89120

Proof of Lien is a critical component to enabling the proper assignment of the deal. Below are the acceptable documents we require in order to release funds in each state.

State	Acceptable Documents	ELT Lien Code
AK	Certificate of title issued over the counter or copy of registration (Vehicle Registration Form 836)	N/A
AL	Clear copy of front/back of title and App for title to record lien MVT5-1E (ALTS) or title inquiry from the state (must show title issue date)	N/A
AR	Clear copy of front/back of title and Direct lien receipt or copy of AR registration card showing WFI as lienholder	N/A
AZ	Title App summary or AZ MVD inquiry or title/registration App showing completed date	800968175
CA	Vehicle registration	DFL
CO	Clear copy of front/back of title and title App with WFI listed and lien code or CO vehicle inquiry	E8009681750001
CT	Registration certificate card along with CT title App or CT registration card along with CT OLRs transaction summary (For vehicles 20+ years, dealer needs to process a UCC filing since CT DMV will not issue a title)	N/A
DC	Title receipt or transaction receipt	N/A
DE	Clear copy of front/back of title along with title App form with lien or title issued to customer showing WFI as lienholder or copy of DE Motor Vehicle registration card	N/A
FL	State of FL app for vehicle/vessel certificate of title showing WFI as lienholder along with registration card showing "ACTIVE" ("PENDING" will not be accepted) or title service receipt showing fees paid with State of FL app for vehicle/vessel certificate of title showing WFI as lienholder	0239334567
GA	Clear copy of front/back of title along with a Georgia MVD card or T-21 showing final, CVR, Dealertrack or ERT receipt showing fees paid with barcode/service id at top	001101899064
HI	Certificate of title issued over counter or Registration Certificate showing lienholder	N/A
IA	App for certificate of title form 411007 along with registration receipt or app for certificate of title/registration along with statement receipt showing WFI as lienholder or online inquiry	80096817503
ID	App for certificate of title form TTD-3339 must have receipt number or ID title record showing lien with title number along with receipt number	800968175
IL	Clear copy of front/back of title along with App for vehicle transaction form VSD 190 or online Inquiry	N/A
IN	App for certificate of title with bar code along with fees paid or BMV detailed transaction receipt	8009681750001
KS	Clear copy of front/back of title completed along with Elien receipt completed or title along with registration receipt or inquiry	800968175
KY	Termination statement or title lien statement with file number & date or registration certificate showing active or DMV OVIS inquiry showing active lien	N/A
LA	Registration certificate or DMV inquiry showing WFI as lienholder	ELWI
MA	Title App RMV-1 along with registration certificate or MA title lien inquiry showing WFI as lienholder	C41208
MD	Clear copy of front/back of title along with MVA title/registration receipt or T21 or MD registration certificate with receipt or inquiry (all must show fees paid)	8264
ME	Clear copy of front/back of title along with App for certificate of title signed by dealer and owner form MVT-2 or vehicle registration	N/A
MI	RD-108L Lien receipt (dealer transaction) or completed MI title App (bar code on bottom), All must show fees paid and ELT code for WFI.	LH118408
MN	Clear copy of front/back of title along with App for title/registration stamped by DMV or motor vehicle query showing "N" in suspense	N/A
MO	Clear copy of front/back of title and Notice of lien filing	800968175-42514
MS	Clear copy of front/back of title and App for certificate of title with bar code showing accepted by DMV	N/A
MT	Clear copy of front/back of title along with title App MV1 and security interest filing MV81B or OMVD letter showing a lien filed	N/A
NC	Title App and registration card or title App and receipt of fees or title App from OLRs system	31767937
ND	Clear copy of front/back of title along with App for certificate of title SFN 2872 or inquiry	N/A
NE	Clear copy of front/back of title along with App for certificate of title or online inquiry or NE title receipt	11046985
NH	Clear copy of front/back of title must be reassigned along with App for certificate of title form TDMV 23 or assignment of lien and temp plate document	N/A
*NJ	Certificate of title issued over counter or title receipt. Lienholder Address: 3915 E. Patrick Lane, Las Vegas, NV 89120	960379460891200-corp
NM	App for title along with reg MVD-10001 signed and accepted by MVD employee	N/A
NV	Clear copy of front/back of title along with Dealer report of sale. EDRS form or DMV print out	WE0013
NY	Clear copy of front/back of title along with vehicle title App MV-82Deal form with WFI's ELT code or MV-900 form with WFI lien code or NY online inquiry showing scheduled title issue date with 01 number of liens	77758
OH	Certificate of memorandum title issued over the counter or BMV online inquiry	E12092
OK	Lien receipt and lienholders release forms	LH007227
OR	App for title/reg along with registration card or proof of lien transaction submitted or inquiry	N/A
PA	Dealertrack online registration PennDot app statement or Clear copy of front/back of title without watermarks reassigned along with MV-1 OR MV-4ST	80096817501
RI	App for registration/title certificate form TR-1 along with copy of the payment receipt	N/A
SC	Clear copy of front/back of title along with document of registration, receipt of fees paid and copy of title App or SC online title inquiry title status must be CURRENT or T21 document showing deal "Final" or DDI - EVR transaction receipt showing "Finalized"	800968175 FEIN OR CUST NO 30156335
SD	Clear copy of front/back of title along with App for title and registration form MV-608 or online inquiry from SD DOR	800968175
TN	Title App showing fees paid and county clerk accepted or lien detail inquiry	N/A
TX	Title App receipt (white slip)	80096817500
UT	Vehicle registration certificate with copy of vehicle title App or TLR search from Utah	N/A
VA	Acknowledgement of monies received or Online registration or state inquiry	WFI11
VT	Registration certificate form TA-VD-119 or VT registration tax/title App (For vehicles 15+years, dealer needs to process a UCC filing since VT DMV will not issue a title)	N/A
WA	Vehicle title app/reg certificate or registration certificate or inquiry	WAV
WI	Clear copy of front/back of title along with title and license App form MV11-1 or receipt of title	131952
WV	Clear copy of front/back of title along with App for certificate of title form DMV-1-TR or online registration cover sheet or inquiry	N/A
WY	New certificate of title issued to the customer or County treasurer receipt, copy of previous title frt & back with reassignment & county clerk stamped on security agreement.	N/A

TITLE FLOAT REQUIREMENTS/CONTACT:

VR: Dealer needs to provide Proof of Lien on every transaction to receive funding. Please refer to title matrix chart.

Dealer will be funded up to maximum float. After that, Dealer will need to provide the required proof of lien for their specific state to clear outstanding titles.

**Title Contact Info: Please send all title documents to app#@titles.westernfundinginc.com
 Title Contact: 888-434-3150 option 3**

WFI Title Float	WFI Dollar Hold	WFI Hard Cap	Westlake Flooring Float**
VR	\$0	5	VR
1T	\$15,000	5	1T
3T	\$60,000	9	3T
6T	\$120,000	12	6T
10T	\$200,000	20	10T
12T	\$240,000	24	12T
15T	\$300,000	30	15T
20T	\$400,000	40	20T
25T	\$460,000	50	25T
30T	\$540,000	60	30T
35T	\$630,000	70	35T
40T	\$720,000	80	40T
45T	\$810,000	90	45T
50T	\$900,000	100	50T
No Holds	\$1,000,000	100	No Holds