

Powersports Rate Sheet

March 2024

Program:				
Max Amount Financed:	No Cap	No Cap	No Cap	No Cap
Max Payment to Income (PTI):	20%	20%	20%	20%
Min Payment:	\$250	\$250	\$250	\$250
Max Term:	63	63	63	60
Min Income:	\$1,000	\$1,000	\$1,300	\$1,500
Vehicle Rates:	6.99%-19.90%	6.99%-19.90%	7.99%-23.99%	10.99%-Usury Rate
Min Down Payment:	10%	10%	10%	10%
Max Front-End LTV*:	130%	126%	122%	105%
Max Backend Product:	\$2,000	\$2,000	\$2,000	\$2,000

Westlake Policies

Bankruptcy	Discharged Bankruptcies accepted.
Repossessions	Accepted. Customer with previous Westlake, Wilshire Consumer Credit, or Western Funding 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.
Lender Fees	Acquisition fee of \$100 on each funded loan. Additional Lender Discount may apply based on risk, refer to Buy Program approval terms.
Open Autos/Powersports Tradelines	Existing Open Auto or Open Powersports tradelines may be accepted. Follow individual deal approval terms or trade in/show payoff prior to funding.

Program Guidelines

Additional Westlake policies are listed on Westlake's Program Guidelines located on [DealerCenter.com](https://www.westlakefinancial.com/dealercenter)

Did you know?

- ✓ No min credit score
- ✓ No min job time
- ✓ No min residence time
- ✓ Max term 63
- ✓ Funding average under 2 days
- ✓ Same day funding and eContracting available

Send Funding Packages:

FedEx
Westlake Financial
4054 Willow Lake Blvd Suite 2083
Memphis, TN 38153

All Other Couriers:

Westlake Financial
Suite #2083
4054 Willow Lake Blvd
Memphis, TN 38118

Lien Holder Info:

Westlake Financial Services
PO Box 997592
Sacramento, CA 95899
Fax: 877-854-5682
Westlake_Titles@westlakefinancial.com

Insurance:

Westlake Financial Services
PO Box 76809
Los Angeles, CA 90076-0809

Dealer Support:

888-893-7937

Sales Representative:

Name:
Phone:
Email: