







Program:				
<b>Max Amount Financed:</b>	\$30,000	\$30,000	\$30,000	\$30,000
<b>Max Payment to Income (PTI):</b>	20%	20%	20%	20%
<b>Min Payment</b>	\$250	\$250	\$250	\$250
<b>Min Term</b>	6	6	6	6
<b>Max Term:</b>	63	63	63	60
<b>Min Income:</b>	\$1,000 income	\$1,000 income	\$1,500 income	\$1,800 income
<b>Rates:</b>	5.99%-19.99%	5.99%-19.99%	8.99%-24.99%	18.99% - Usury
<b>Min Down Payment:</b>	10%	10%	15%	20%
<b>Max LTV*:</b>	130%	130%	122%	105%
<b>Max Vehicle Mileage:</b>	25,000	25,000	25,000	25,000
<b>Max Open Delinquencies:</b>	1	1	1	1
<b>Max Backend Product:</b>	\$2,000	\$2,000	\$2,000	\$2,000

## Westlake Policies

<b>Bankruptcy</b>	Discharged Bankruptcies accepted. Open/Dismissed Bankruptcies not accepted.
<b>Repossessions</b>	Yes. Customer with previous Westlake or Wilshire Consumer Credit repossessions not accepted
<b>Contracts</b>	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.
<b>Acquisition Fees</b>	A non-refundable acquisitions fee may be assessed for each loan based on credit quality.
<b>Minimum Payment</b>	"Gray Market", Fire Damage, Recycled, Strip, Taxi and Police vehicles.
<b>Rebates</b>	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.
<b>Open Autos</b>	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%.

## Program Guidelines

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

## Did you know?

- ✓ No min credit score
- ✓ No min job time
- ✓ No min residence time
- ✓ Max term 72
- ✓ Funding average under 2 days
- ✓ Same day funding and eContracting available

### Send Funding Packages:

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

### All Other Couriers:

Westlake Financial Services  
 3268 Progress Way  
 Wilmington, OH 45177

### 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