

# 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.



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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\*.)

Learners Permit (not associated with a suspended, revoked, or expired driver\*.)

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. If the ID is expired prior to 6 months, the deal will be subject to an advance reduction.*

***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**

Utility, Cable or Internet bill to customer's name and home address within 60 days of contract (gas, electric, water)

Mortgage Statement or Rental Agreement (for apartments only)

Chapter House (Tribal/Reservation) or 911 letter

Bank Statements in customer's name

TurboPass (Bravo, Alpha, and Zulu Reports) with name and customer address returned from institute

Driver's License or Government Issued Identification card if issued within the last 60 days of contract

Military Personnel – Military Housing Authority Letter or Orders

GPS Ping Only – Must ping at residential address on file, residence time will be 0

Does not apply in states where we do not allow GPS (NJ, NV, WI)

POR Letter, residence time will be 0 (letter must be from the individual with whom the customer lives)



Personal Mail - Examples of this include credit card statements or other bills. Mail must be addressed specifically to the 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  
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 Turbo Pass 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.

Any and all income is subject for review and may require a Turbo Pass banking and/or Turbo Pass Payroll report to support income.

### **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.

**Turbo Pass Payroll Report**- Turbo Pass payroll report can be used for Income and Employment Verification.

**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. Military income might contain Basic Allowance for Housing (BAH) or Basic Allowance



for Subsistence (BAS) on paystub. Military Income is calculated by including both BAH and BAS under the Entitlements section of the paystub.

**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:**

**All Self-Employed Income requires a Turbo Pass Report in order to proceed with the deal in house.**

##### **Self-Employed – Turbo Pass: (Self Employed Customer verified Turbo Pass)**

**Turbo Pass Report** - Three months of recent banking information in customer's name.

The baseline (30 -120 days) 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.

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](#). --* The baseline average ending balance (AEB) must be greater than or equal to the customer's monthly payment on contract. If the baseline is not available, we will use the average ending balance over 1-90 days. If the baseline is less than the average ending balance, then we will reduce the dealers advance by \$250 and proceed with booking deal. If the baseline AEB is a negative amount, we will decline and return the deal, if the deal is not approved without the income.

**Self-Employed – Personal Statement:** (A 1099 contract worker is classified as self-employed)

**Self-Employed – Business Statement:** (Bank Statement is from a Business Account in Business Name)

**Proof of Ownership** for the business type is required with Bank statements. Business must be active with the state Incorporations – Articles of Incorporation

LLC – Articles of Organization

Sole Proprietorship – Doing Business As (DBA Filing)

**Ride Share Income: (Uber and Lyft)**

**Turbo Pass is required.** - 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 3<sup>rd</sup> 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

SSI Buyer

Military Income

**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.**

**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% but state usury rates will supersede when applicable.

#### **Bankruptcies**

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

#### **Down Payment**

The maximum allowable amount of deferred down payment is \$500. Proof of certified funds or customer reverification will be required if in the verification process, we discover a discrepancy, or the deferred down payment is more than \$500.

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 previous Western Funding, Westlake Financial, Wilshire Consumer Credit, or ALPS repossession or charge off, unless in excess of seven (7) years old.

Customers previously declined for fraud with Western Funding, Westlake Financial, Wilshire Consumer Credit, ALPS

Customers who reside at a temporary residence will not be financed (i.e., hotels, motels, campgrounds, or group homes).

Customers who reside in the District of Columbia (DC).

#### **Insurance**



Customers 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 \$6,500 or less.*

**Mileage**

WFI must use the mileage listed on the odometer statement for booking and approval purposes. The mileage listed on the odometer statement should be listed as the miles at the time of sale to the customer. If true miles are unknown, then the customer's acknowledgement of the true miles unknown is required on the odometer statement.

**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.

**Phone Bills**

If a deal requires a phone bill that means that we are unable to validate the customer's phone number with 3<sup>rd</sup> party tools. All phone bills will need to be current or proof that the phone bill is are current Acceptable forms of phone bill are:

Phone bill with customer's name and phone number

Turbo Pass report that has the customers number verified by the Institution

Family Plan, customers name must be listed with either customer name, family plan owner name or blank

**References**

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

**3<sup>rd</sup> Party Vehicle Service Contracts**

Dealer must provide a signed 3<sup>rd</sup> party vehicle service contract that matches the details listed on the retail installment contract including the date. This 3<sup>rd</sup> party vehicle service contract must be signed by customer and dealer when applicable. The 3<sup>rd</sup> party vehicle service contract must be a minimum of 6 months term. The 3<sup>rd</sup> 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 25<sup>th</sup> 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 Funding Tab in comments section in DealerCenter. Dealers can communicate back and forth with Credit Analysts. The Funding Tab 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 Comments left in the funding tab 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 but the cash price cannot be raised.

Dealer can reactivate deals in Dealer Center by following prompts in the system. If a deal is closed it will require that all steps are received to reactivate.

*\*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: <a href="https://globaltrackllc.com/account/login">globaltrackllc.com/account/login</a>	661-727-3566	<a href="mailto:support@sarekon.com">support@sarekon.com</a>
Advantage	<a href="mailto:wfi_gpstransfers@westernfundinginc.com">wfi_gpstransfers@westernfundinginc.com</a>	800-553-7031 #2	<a href="mailto:support@AdvantageGPS.com">support@AdvantageGPS.com</a>
Call Pass (IGOTCHA)	WESTERN FUNDING	877-324-0999	<a href="mailto:support@callpasstech.com">support@callpasstech.com</a>
Goldstar	<a href="https://track.goldstarcms.com">https://track.goldstarcms.com</a> 129386 (1738)	866-655-8825 #1	
Ikon	WESTERN FUNDING	866-503-2884 #3	<a href="mailto:support@skypatrolusa.com">support@skypatrolusa.com</a>
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	<a href="mailto:support@voltswitchgps.com">support@voltswitchgps.com</a>

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

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

For GPS returns, email [wfi\\_gpstransfers@westernfundinginc.com](mailto:wfi_gpstransfers@westernfundinginc.com)



## Western Funding - Proof of Lien Guide by State

Lienholder Address for **Electronic & Paper Titles**: PO Box 278897 Sacramento, CA 95827

**\*(Use physical address ONLY if indicated)\*** \*3915 E. Patrick Lane, Las Vegas, NV 89120

**Proof of lien is required to properly assign each deal. Below is a list of acceptable documents required, by state in order to proceed with the release of funds.**

State	Acceptable Documents	ELT Lien Code
AK	Certificate of title issued over the counter	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 AR registration card	N/A
AZ	Title App summary or AZ MVD inquiry	800968175
CA	Vehicle registration <b>(use physical address)</b>	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 and CT title App or CT registration card and CT statement receipt <b>(For vehicles over 20 years old, the Connecticut DMV does not issue a title. The dealer must file a UCC (Uniform Commercial Code) statement.)</b>	N/A
DC	Title and transaction receipt	N/A
DE	Clear copy of front/back of title along with title App form with lien or copy of DE Motor Vehicle registration card	N/A
FL	Completed State of Florida Application for Vehicle/Vessel Certificate of Title, with a barcode at the top displaying WFI as the lienholder, along with the vehicle registration card.	239334567
GA	Clear copy of the front and back of the title, along with either a Georgia MVD card or an ETR (Electronic Title and Registration) receipt. The ETR receipt must show that the transaction is finalized and fees are paid, with a barcode or service ID displayed at the top.	001101899064
HI	Certificate of title issued over counter	N/A
IA	App for certificate of title form 411007 along with registration receipt or certificate of title & registration receipt - 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 with App for vehicle transaction form VSD 190 <b>(Electronic title now)</b>	E011471L
IN	App for certificate of title with bar code showing tax paid <b>(Electronic title now)</b>	8009681750001
KS	Clear completed copy of front/back of title, with either a completed Elien receipt or title with registration receipt or inquiry	800968175
KY	Title lien statement with file number & date or certificate of registration showing "active" or "filed" or DMV lien inquiry or an OVIS online inquiry	N/A
LA	Registration certificate or DMV inquiry showing WFI as lienholder	ELWI
MA	Completed Title App RMV-1 with the 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 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 <b>(Electronic title now)</b>	ME-800968175-001
MI	RD-108L Lien receipt (dealer transaction) <b>(Electronic title now)</b>	LH118408
MN	Clear copy of front/back of title with App for title/registration stamped by DMV or copy of MN DPS inquiry showing title issue date	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 copy of App for title with bar code showing accepted by DMV <b>(Electronic title now)</b>	00-510432896
MT	Copy of MT notice of lien filing or copy of MVD vehicle lookup or copy of MVD TRP account detail or copy of MVD Motor vehicle record <b>(Electronic title now)</b>	ELT100105
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 reassignment must be completed with App for certificate of title form TDMV 23 or assignment of lien and temp plate document	N/A
NJ	Receipt of electronic title <b>(Electronic title now)</b>	960379460958270- New corp code
NM	App for title along with reg MVD-10001 signed and accepted by MVD employee	E01147NJ
NV	Clear copy of front/back of title with either EDRS (Dealer report of sale) and copy of date stamped transmittal	N/A
NY	Clear copy of front/back of title, with one of the following Title app form MV-82deal with lien code or Form MV-900 with lien code or NY online inquiry showing scheduled title issue date	WE0013
OH	Certificate of memorandum title issued over the counter or BMV online inquiry	77758
OK	Lien receipt and lienholders release form or copy of Service Oklahoma title receipt and certificate of registration	E12092
OR	App for title/reg VITU OR DMV registration copy or inquiry	LH007227
PA	Dealertrack online registration PennDot app statement or Clear copy of front/back of title without reassigned along with MV-1 OR MV-4ST	978451
RI	App for registration/title certificate form TR-1 along with copy of the payment receipt	80096817501
SC	Clear copy of the front/back of title, along with document of registration, receipt of fees paid, and title application or SC online title inquiry (title status must be current) or T21 document showing deal "Final" or DDI - EVR transaction receipt showing finalized	N/A
SD	Copy of Dealer title inquiry or title pre-application	800968175
TN	Official vehicle registration showing fees paid and county clerk accepted	N/A
TX	Title App receipt (white slip) or Web dealer title receipt with bar codes on receipt	80096817500
UT	Vehicle registration certificate with copy of vehicle title App or copy of summary receipt with copy of title application or TLR search from Utah	N/A
VA	Clear copy of the front/back of title & title receipt or online registration, state inquiry or TitleTec receipt (deal status must show final)	WFI11
VT	Registration certificate form TA-VD-119 or VT registration tax/title App <b>(For vehicles 15 over years old, the VT DMV does not issue a title. The dealer must file a UCC (Uniform Commercial Code) statement.)</b>	N/A
WA	Registration certificate or Vehicle title app/reg certificate	WAV
WI	Clear copy of front/back of title along with title and license App form MV11-1 or receipt of title	40277
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 <b>(Electronic title now)</b>	E01147WV
WY	Copy of new title issued to the customer or inquiry	N/A

### TITLE FLOAT REQUIREMENTS/CONTACT:

VR: Dealer must provide Proof of Lien for each transaction to receive funding. Please refer to the Title Matrix Chart for specific requirements.

Dealer will be funded up to the maximum float limit. Beyond that, the Dealer must provide the required proof of lien, as specified by their state, in order to clear any outstanding titles.

**Please upload title documents in Dealer center under outstanding titles**

**Title Contact: 888-434-3150**

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