







Westlake Financial®

Independent Dealer Rate Sheet

Program:				
Max Amount Financed:	No Cap	No Cap	No Cap	No Cap
PTI/PDTI*:	No Max	No Max	No Max	No Max
Income:	No Min	No Min	No Min	No Min
Rates:	Up to usury rate	7.99%-23.99%	6.99%-19.90%	4.99%-19.90%
Min Down Payment:	10%	7.5%	5%	5%
Max LTV (Includes Backend):	140%	150%	150%	150%
Min Discount Fee:	\$0	\$0	\$0	\$0
Vehicle Age/Mileage:	No Max	No Max	No Max	No Max
Dealer Participation/Reserve:	N/A	Up to 2%	Up to 2%	Up to 2%
Max Warranty Price**:	\$2500	\$2500	\$2500	\$2500

Program Highlights

Bankruptcy	Dismissed and open Bankruptcies accepted. Open must be pre-approved.
Repossessions	Multiple Repos - OK. Customer with Westlake or Wilshire Consumer Credit repossessions not accepted.
Contracts	Simple interest arbitration only.
Branded Titles / Police Vehicles	Now financing salvage, junk, rebuild, water damage, storm damage, lemon, and crash test branded titles. Eligible in all states excluding MA, NY and PR.
Ineligible Vehicles	"Gray Market", Fire Damage, Recycled, Strip, and Taxi.
Due Date Blackout	Customer payment due dates cannot be selected between the 25th and end of month.
Backend	Refer to your Buy Program for Backend Limits.
Deal Enhancement Tools	Lower your deal discount by adjusting term, down payment, and sales price. Rehash your deal to make negotiation easy. You're your own credit analyst.
Fast Funding	Speed up your funding time and shift away from the error-prone approach of manual entry with eContracting.

Program Guidelines

Did you know?

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

Send Funding Packages:

FedEx

Westlake Financial Services
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:

All deals MUST meet Westlake Policies (for full details see Westlake Policies and/or program guidelines). *Note: GAP and PTI/PDTI amounts are subject to state maximums. **Prime Program and Presidential Dealers are eligible for a max warranty of \$4,000. Warranty depends on book value and credit profile. Branded titles not eligible for warranty.