





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%	0%
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 GAP:	\$900	\$1,000	\$1,000	\$1,000

Vehicle Price:	<\$10K	\$10K-\$14,999	\$15K-\$19,999	\$20K-\$24,999	\$25K-\$29,999	\$30K-\$34,999	\$35K+
Service Contract:	\$2900	\$3650	\$4150	\$4,400	\$4,900	\$4,900	\$4,900

## Program Highlights

<b>Bankruptcy</b>	Dismissed and open Bankruptcies accepted. Open must be pre-approved.
<b>Repossessions</b>	Multiple Repos - OK. Customer with Westlake or Wilshire Consumer Credit repossessions not accepted.
<b>Contracts</b>	Simple interest arbitration only.
<b>Branded Titles / Police Vehicles</b>	Now financing salvage, junk, rebuild, water damage, storm damage, lemon, and crash test branded titles. Eligible in all states excluding MA, NY and PR.
<b>Ineligible Vehicles</b>	"Gray Market", Fire Damage, Recycled, Strip, and Taxi.
<b>Due Date Blackout</b>	Customer payment due dates cannot be selected between the 25th and end of month.
<b>Backend</b>	Refer to your Buy Program for Backend Limits.
<b>Deal Enhancement Tools</b>	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.
<b>Fast Funding</b>	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: