



PROGRAM GUIDELINES

Effective Date: Oct 21, 2021

Triple Pay Program Criteria

Western Funding Inc. (WFI) provides dealers the opportunity to build a portfolio of accounts, and own most of the profits of each deal, without selling the portfolio to Western Funding. WFI's Triple Pay program gives dealers three (3) opportunities to receive payment on their portfolio of contracts. Dealerships maximize their profits by setting their customers up for success with an affordable, reliable vehicle and then earning up to 81% of the interest and principal collected.

Program Specifics

Contract:	Simple-Interest only
Min Payment:	No Min Payment Amount
Max PTI:	30% for MA and CA
Max Term:	72 Months OK: 49 months if Amount Financed ≤ \$5,300; NJ: 48 months if Sales Price < \$10,000
Min Term:	No Min Term Restrictions
APR:	Min 14.99%, Max consistent with State law, Prime/Near Prime Pilot Min 4.99%
Down Payment:	No Min Down Payment Requirement
Deferred Down Payments:	Not allowed (if received, deferred down must be paid off, with receipt of proof, prior to funding deal)
Max Amount Financed:	No Max Amount Financed
GPS:	Optional No GPS allowed in the following states: NJ, NV, WI
Max Vehicle Age:	No Vehicle Age Limitation
Max Miles:	999,999
Mileage:	Booked with odometer reading at time of sale (odometer reading verified with AutoCheck) / TMU
Non-Financed Vehicles:	Commercial vehicles (excluding Cargo Vans and pickup trucks), traditional taxis or police units*
Mechanical Issues:	Mechanical issues impacting drivability or safety must be taken care of prior to funding deal
Transaction Fee Per Deal:	DealerCenter: \$99 Dealertrack \$199
Monthly Program Fee:	\$499 (non-cash, billed to dealer's open portfolio pool)
Pool Size:	Min of 50 deals to close a pool and be eligible for an Express Dealer Check
Dealers Share of Net Collections:	81%

Customer Requirements*

Identification:	Driver's License Preferred; see ID Policy for details
Insurance:	Proof of Comp/Collision if Amount Financed > \$5,000; see Insurance Policy for details
Max Repos:	No Max Repos Restrictions
Bankruptcy:	Discharged or Dismissed are okay with court-filed proof. Open BK's not allowed.
Ineligible Customers:	Customers with previous Western Funding, Westlake Financial, Wilshire Consumer Credit or ALPS repo are ineligible.
Delinquent Mortgages:	Must provide proof account is current or closed.
Dealer Employees:	Sales, Finance, Mgmt, Dealer Principals can be financed; deal structure must have full recourse.

Western Funding reserves the right to update and/or change Policies and Program Guidelines at any time.* For additional explanations, please refer to Western Funding Policies.



Income Matrix

When structuring deals in the online portal, dealers must enter the customer's income type. Below are the various income types that Western Funding accepts, including definitions and guidance regarding acceptable proofs (POI). **Please ensure to select the appropriate income type when submitting an application to avoid a "negative surprise".** If your customer's income type is not listed below, please contact your Western Funding Sales Representative for additional guidance.

Western Funding -- Most Common Income Types		
Type	Definition	Acceptable Proof
Computerized Paystub w/YTD	Paycheck Stub with breakdown of taxes and full YTD breakdown of income	Most recent paycheck stub including company name and customer name. In some cases, a paystub might appear "generic" or to have been altered. In these cases, we may ask for bank statements with proof of direct deposit or cancelled checks (front and back) to support the paystub. *See Employment Section for more specific guidance on Truck Drivers.
Printed Paystub - No YTD	Paycheck Stub with breakdown of taxes, Computer-Generated Stub with no YTD breakdown, including company name and customer name	3 most recent months of pay stubs with hours and rate of pay. In some cases, a paystub might appear "generic" or to have been altered. In these cases, we may ask for bank statements with proof of direct deposit or cancelled checks (front and back) to support the paystub.
SSI / VA / Pension	Social Security in customer's name. This federal insurance program provides benefits to retired persons, the unemployed and the disabled	Letter from Social Security Administration showing dates given or most recent Bank Statements (within 30 days from contract date) disclosing US Treasury Deposit or a paycheck stub from the US Treasury. The customer's name should be the only one listed on the award letter. See "Dependent Income" if additional names are listed on the letter.
Dependent Income	All state or government assistance and any other monies received solely from the existence of a dependent, such as SSI for an underage child or for an individual at that person's residence	SSI letter or most recent proof of deposit with either a bank statement or card statement dated within 30 days from contract date. The bank statement should disclose deposits from the US Treasury.
Self Employed - Personal Stmt	Self-employed customer with personal bank statements	3 most recent/complete bank or pay card statements with transaction detail and customer address proving 3 months of income history. Wires and Credits are not counted as income. *See Employment Section for more specific guidance on Transfers. Average ending balances of 3 months must be greater than or equal to monthly payment on the deal. *If bank account has additional account holders other than signer on account, income is divided unless it is clear to whom the income belongs.
Self Employed - Business	Self-employed customers with a business statement in the name of their business and proof that the business is in their name	3 most recent/complete bank statements. Must prove 3 months of income history to qualify for use. Wires and Credits are not counted as income. *See Employment Section for more specific guidance on Transfers. Ending balances must average out to at least the monthly payment amount on the deal. Must prove ownership and business must be active. Income will be divided by number of owners.
Job Letter	Letter from Employer	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. For occupations that require the individual to be licensed (ex. Cosmetologist, Nail Technician), please provide that license in addition to Employer's license. No more than two job letters per customer will be accepted. Letters will not be accepted for customers working within a family-owned business.

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Income Matrix

Western Funding -- Less Common Income Types		
Type	Definition	Acceptable
Student Income (Financial Aid)	Student grant money	Letter from Financial Aid Office or residing state disclosing how much is received each quarter/semester. Student loans will not be counted as Student income. Must show proof of payments.
Home Care	Any income received by the customer for providing care to an individual in their home	Most recent paycheck stub along with government agency contact info for verification. This income will state the benefactor's name on the benefit letter and 3 months bank statements or cancelled checks must be provided.
Child Support/Foster Care/Alimony	Any income received for purposes of child support or foster care	A court order, along with 3 most recent months bank statements or cancelled checks showing that the customer is receiving the funds must be provided. Minimum of court order of 3 months average of bank statements will be used.
Trust/Annuity Income	Any monies from a trust or annuity, which will be received longer than the term of the loan	An award letter or court order, along with most recent months bank statement.
Perm Disability Insurance	Income received solely from an insurance company or a state government entity	An award letter, along with 3 most recent months bank statements.
Handwritten Paycheck	All handwritten paychecks	Personal/Business handwritten, or printed checks require 3 months of cancelled checks (front and back). Must prove 3 months of income history to qualify for use.
Military Income	Income received from Active-Duty Military	LES (Leave and Earnings Statement.) Military Pension is categorized as SSI.
Passive Income	Income received from sources other than employment or above classified income types	3 most recent months bank statements.
Dealer Employee	Any applicant employed by the car dealership or guarantor of the car dealership. This excludes all owners of the dealership.	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 car dealership.

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The Funding Process is designed to ensure that we have a legally compliant contract, that we understand the facts of each deal (customer, the vehicle, and the deal structure), and that we 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.

Getting risk-adjusted deals funded as quickly as possible is the primary objective. When submitting deals for funding, please ensure the deal packets are clear and complete. 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.

Contact Information

Sales Contact: If you cannot get in touch with your assigned sales rep, please email sales@westernfundinginc.com

Funding Contact: Send stips and/or missing information to appnumber@uw.westernfundinginc.com
The application number is on the WFI approval. Example: 10024211@uw.westernfundinginc.com

Dealer Phone Line (Funding, Compliance, Titles): 888-434-3150
Customer Phone Verification Line: 888-880-8551

Customer Information

Identification

Driver's License is the preferred form of Identification

- Can be from any state of a foreign country
- Cannot be suspended, revoked or expired

Non-Driver's License Government IDs:

The following forms of ID are also acceptable for Identification purposes:

- State ID (not associated with a suspended, revoked or expired driver's license.)
- Passport (not associated with a suspended, revoked or expired driver's license.)
- Foreign ID

Expired ID's: We will accept expired ID's 6 months prior to the Contract Date as long as it's not attached to a suspended or revoked driver's license.

Suspended Licenses: We do not accept Suspended Licenses or ID's tied to 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.




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.

Income

What is Income?

Income is money that an Individual or Business receives usually in exchange for providing goods or services.

Refer to the Income Matrix for specific guidance on income types and acceptable proofs

DealerCenter Users – an Income Calculator tool is available and highly recommended – this tool can be found where you enter income by clicking on the  symbol – by entering the correct inputs into this step-by-step tool, you will be using the same tool that the funding team uses and improve the likelihood that the income that supports your quoted advance is the income that the funding team verifies.

To calculate monthly gross income using a paystub outside of the DealerCenter Income Calculator tool, there are two approaches that are used to make the assessment:

1. Year-To-Date (YTD) Approach:

Formula: $\text{YTD gross income} / \# \text{ full weeks employed YTD} = \text{average weekly gross income}$. Average weekly gross income x

4.33 = average monthly gross income. Example: if customer's YTD per paystub is \$11,200 dated April 10: $\$11,200/14 = \$800 \times 4.33 = \$3,464$ average monthly gross income.

2. Pay Period Approach:

Formula: $\text{Pay period gross pay} \times \# \text{ of pay periods in an average month} = \text{average monthly gross income}$.

Examples assuming the most recent paystub pay period gross income was \$800:

Semi-Monthly: $\$800 \times 2.00 = \$1,600$

Bi-Weekly: $\$800 \times 2.17 = \$1,736$

Weekly: $\$800 \times 4.33 = \$3,464$

Generally speaking, both approaches should come close to calculating the same amounts. However, the monthly income amounts calculated in each approach can sometimes differ greatly for explainable reasons:

- Early in a calendar year, the YTD approach tends to overstate ongoing monthly gross income because the amount reported in January can often include earnings from December
- 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

When the two methods calculate amounts that differ, there is usually an explanation as to why they differ.

However, unless we are directly aware of and can support the facts surrounding the explanation of the difference, we will apply the lesser of the two outcomes.

What is TWN?

TWN is The Work Number, which is a third-party verification site used for employment and income verification.



Bank Statement (Personal or Business)

Business Bank Statements

Proof of Ownership for the business type:

- Incorporations – Articles of Incorporation
- LLC – Articles of Organization
- Sole Proprietorship – Doing Business As (DBA Filing)

What is a transfer?

An exchange of money from one bank account to another bank account.

What is a consistent transfer?

Consistent deposit transfers would be money deposits that are seen frequently by either the same person, entity or similar amounts throughout the 3 months of bank statements (includes Zelle, CashApp, Venmo or PayPal.)

What is NOT counted as Income?

- Inconsistent patterns of transfers via Zelle, CashApp, Venmo or PayPal*
- Transfers within an individuals' own bank accounts (i.e. Checking/Savings, etc.)
- Reimbursements
- Unemployment compensation
- Workers' Compensation
- Short-Term Disability
- 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

Business Entity Widely Recognized

Ride Share/Food Delivery Transfer:

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 3rd party TWN with conflicting information will be accepted.

Cosmetologist/Barber:

*Customer's business receives payments direct from customers via deposits, such as Venmo, CashApp, Zelle or PayPal. We will assess both the consistency in the number and dollar amount of the transactions and current proof of the customer's ability to do business in their state (ex. Cosmetology license); will be accepted with inconsistent transfers.

Truck Drivers:

Truck Drivers that can be verified on TWN will be accepted/scored as Income Type Comp Paystub w/YTD. If not reporting on TWN, will need 3 months of bank statements and scored as Income Type Self Employed Personal Stmt. If the customer cannot meet the average ending bank balance requirement, it will be waived with proof of deposits or direct deposits from trucking company showing they are working as truck driver. Average ending bank balance must be positive (negative ending balances will not be accepted.)



Job Time

Enter the time in months that the customer has been at their present job.

New Employment

If customer has started a new job or is moving from a Temporary to a Permanent position, and has not received a paycheck yet, an official job offer letter is acceptable in lieu of first paycheck and customer must be verified active in the position. Income Type will be treated and scored as Job Letter.

Primary Driver

Primary Driver must have provable income that is greater than or equal to monthly payment.

Residence**Standalone Proof of Residence (POR)**

- 1) Utility, Cable or Internet bill to customer's name and home address within 60 days of contract (gas, electric, water)
- 2) Mortgage Statement or Rental Agreement (for Apartments Only)
- 3) Chapter House or 911 letter
- 4) Bank Statements
- 5) Driver's license or government issued ID card if issued within the last 60 days of contract
- 6) Military Personnel – Military Housing Authority Letter or Orders
- 7) GPS Ping Only – Must ping at residential address on file, residence time will be 0
 - a. Does not apply in states where we do not allow GPS (NJ, NV, WI)
- 8) POR Letter, residence time will be 0

Combined POR – 2 items from the list below with 1 item dated within 60 days of contract

- 1) Personal Mail - Examples of this include credit card statements, or other bills. Mail must be addressed specifically to 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
- 2) Driver's License or Government issued ID card – Must be current and valid; cannot be expired or suspended
- 3) Vehicle registrations

Co-signers

Select appropriate relationship. Parent relationship must be categorized as "parent."

Cohabitant relationship must be categorized as "co-habitant."

If neither above apply, the relationship must be categorized as "other."

Residence Stability

Residence time starts at age 18. Temporary/Commercial residences will not be accepted (Hotels, Motels, RV Park, group homes, etc.)

References:

Customer must provide contact information for 6 references on the form that we provide in the PrintPack.

Insurance

Customer must provide proof of Full Coverage Insurance with a deductible not to exceed \$1,000 and minimum policy of 30 days.



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

The Company does not require proof of Full Coverage Insurance when the contract has an Amount Financed of \$5,000 or less.

E-Contract

Dealer must use Buyer's/Co-Buyer's valid email address. Buyer/Co-Buyer must have access to this email.

Down Payment

Must be paid in full by the Buyer or Co-Buyer prior to funding deal. Proof of certified funds will be required in the following scenarios:

- Dealer Tiers 1-4: Discrepancy in the down payment amount discovered during customer interview
- Dealer Tier 5: \$8000+, Discrepancy in the down payment amount discovered during customer interview
- Dealer Tiers 6-9: \$4000+, Discrepancy in the down payment amount discovered during customer interview

Acceptable Proof of Certified Funds:

- Proof of cancelled check
- Cashier's Check
- Money Order
- Debit/Credit Card receipt

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 must have made their **6 most recent** monthly payments on time as evidenced by CCCCCC on the credit bureau report over a period of 6 months and account must be Current at the time of boarding/funding. *Can call or have customer show status of their Westlake or Western account live on their MyAccount app prior to sending for current status.

Bankruptcies

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

Ineligible Customers

Customers with a previous Western Funding, Westlake Financial, Wilshire Consumer Credit or ALPS repossession are ineligible. Customers in Consumer Credit Counseling can be financed with proof of completion of credit counseling.

Vehicle Information

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 taken care of 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, Pick Up Trucks), traditional taxis and police units*. See Marketing Flyer for more detail on 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.

Pictures of these vehicles will be required (must show all 4 corners).

Branded Title Vehicles

Western 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 deals are limited to Comp Paystub w/ YTD, Self Emp-Bus/Pers Bank Statement or SSI. 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.

- 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

GPS Install

If a deal is ready to book and the only remaining stip 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.

General Information

Contract Documentation

Contracts must be simple interest only, legally compliant, properly executed by all parties, and include anyone driving 50% or more on the contract, excluding minors. Documents missing signatures will be subject to customer verifications if the signature(s) do not match.

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.

**This portion of the policy may be suspended during Tax Season at Western Funding's discretion*

General

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. It is the dealer's primary responsibility to verify the validity of the customer's information as stated on application and submitted in online portal.



Western Funding Proof of Lien State Guide

Proof of Lien is a critical component to enabling the proper assignment of the deal. Below are the acceptable documents we require in order to release funds in each state.

State	Acceptable Documents	ELT Lien Code
AK	Clear copy of front/back of title & Vehicle registration form 836	N/A
AL	Clear copy of front/back of title & application for title to record lien MVT5-1E (ALTS) or title inquiry from the state.	N/A
AR	Clear copy of front/back of title & Direct lien receipt	N/A
AZ	Clear copy of front/back of title & Title & registration application completed, it must have date completed or AZ MVD inquiry	800968175
CA	Clear copy of front/back of title & Vehicle registration or CA online inquiry	DFL
CO	Clear copy of front/back of title & title application DR2395 with WFI lien & CO registration or CO vehicle inquiry	E8009681750001
CT	Clear copy of front/back of title & Registration certificate card & title application H-13B or CT registration card & CT OLRs transaction summary	N/A
DC	Clear copy of front/back of title & Title receipt or DC DMV transaction receipt	N/A
DE	Clear copy of front/back of title & DE registration certificate & title application form or DE title issued to customer & WFI	N/A
FL	State of FL application for vehicle/vessel certificate of title & registration receipt or FL online lien inquiry	0239334567
GA	Clear copy of front/back of title & Georgia MVD receipt or T-21 showing final, CVR, DT or ERT receipt showing fees paid	001101899064
HI	Certificate of title issued over counter or Registration Certificate or HI motor vehicle inquiry	N/A
IA	Clear copy of front/back of title & App for certificate of title form 411007 & registration receipt or statement receipt showing WFI as lienholder	80096817500
ID	Clear copy of front/back of title & App for certificate of title form TTD-3339 must have receipt number or ID title inquiry	N/A
IL	Clear copy of front/back of title & Application for vehicle transaction form VSD 190 with ERT stamp at top or copy of registration or IL Online Inquiry	N/A
IN	Clear copy of front/back of title & Application for certificate of title with bar code & fees paid or BMV detailed transaction receipt	N/A
KS	Clear copy of front/back of title completed & Elien receipt or KS DMV online inquiry	800968175
KY	Clear copy of front/back of title & Title lien /termination statement lien must show ACTIVE or Active registration receipt or KY online inquiry	N/A
LA	Registration certificate or LA DMV inquiry showing WFI as lienholder	ELWI
MA	Clear copy of front/back of title & title application RMV-1 & registration certificate or MA title lien inquiry showing WFI as lienholder	41208
MD	Clear copy of front/back of title & MVA title & registration receipt	8264
ME	Clear copy of front/back of title & Application for certificate of title signed by dealer & owner form MVT-2 or vehicle registration	N/A
MI	Clear copy of front/back of title & RD-108L Lien receipt (dealer transaction) or MI online inquiry	LH118408
MN	Clear copy of front/back of title & Application for title/registration stamped by DMV or MN title search	N/A
MO	Clear copy of front/back of title & Notice of lien application	800968175-42514
MS	Clear copy of front/back of title & Application for title	900300145-00
MT	Clear copy of front/back of title & title application MV1 & security interest filing MV81B or MT online inquiry	N/A
NC	Clear copy of front/back of title & title application & registration card or title application & receipt of fees	00031767937
ND	Clear copy of front/back of title & Application for certificate of title SFN 2872 or ND online inquiry	N/A
NE	Clear copy of front/back of title & Application for certificate of title or NE DMV online inquiry	11046985
NH	Clear copy of front/back of title & Application for certificate of title form TDMV 23	N/A
NJ	Certificate of title issued over counter or title receipt	960379460891200-corp
NM	Clear copy of front/back of title & Application for title & reg MVD-10001 signed & accepted by MVD employee at the bottom	N/A
NV	Clear copy of front/back of title & Dealer report of sale form RD-101 or receipt/DMV print out	WE0013
NY	Clear copy of front/back of title & vehicle title application MV-82 or NY online inquiry	77758
OH	Certificate or memorandum title issued over the counter or BMV online inquiry	E12092
OK	Clear copy of front/back of title, copy of lien release if one is listed on previous title, lien receipt or Registration receipt & lienholder release forms must be scanned or faxed, no photos. This is the official title document.	N/A
OR	Clear copy of front/back of title & Application for title/reg notice & registration card or proof of lien transaction submitted	N/A
PA	Clear copy of front/back of title completed & MV-1 OR MV-4ST or PA online registration receipt	80096817501
RI	Clear copy of front/back of title & Application for registration/title certificate form TR-1 & copy of registration fees paid receipt	N/A
SC	Clear copy of front/back of title & SC document of registration/ receipt of fees paid & copy of title application or SC online inquiry	800968175
SD	Clear copy of front/back of title & Application for title & registration form MV-608 or SD online inquiry	800968175
TN	Clear copy of front/back of title & Registration showing fees paid & county clerk accepted or TN lien detail inquiry	N/A
TX	Title application receipt (white slip) or TX DMV online inquiry	80096817500
UT	Clear copy of front/back of title & Vehicle registration certificate & copy of vehicle title application or TLR inquiry from the state of Utah	N/A
VA	Clear copy of front/back of title & Acknowledgement of monies received or Online registration or VA inquiry	WFI11
VT	Clear copy of front/back of title & Registration certificate form/title application form TA-VD-119	N/A
WA	Clear copy of front/back of title & Vehicle title app/reg certificate or Online registration or WA online inquiry	WAV
WI	Clear copy of front/back of title & Title & license application form MV-1 or receipt of title	131952
WV	Clear copy of front/back of title & Application for certificate of title form DMV-1-TR or WV online registration cover sheet or WV inquiry	N/A
WY	New certificate of title issued to the customer	N/A

Title Float requirements are assigned to dealers at initial sign-up. Below are allowable categories:

- VR:** Dealer needs to provide Proof of Lien on every transaction to receive funding.
- 1T:** Dealer will be funded on 1 deal before needing to clear outstanding titles by sending Proof of Lien.
- 3T:** Dealer will be funded on 3 deals before needing to clear outstanding titles by sending Proof of Lien.
- 6T:** Dealer will be funded on 6 deals before needing to clear outstanding titles by sending Proof of Lien.
- 10T:** Dealer will be funded on 10 deals before needing to clear outstanding titles by sending Proof of Lien.

Title Contact Info: Please send all title documents to the dealappno@titles.westernfundinginc.com and all inquiries/questions to titles@westernfundinginc.com Title Line: 888-434-3150 Option 3 | Title Fax: 702-854-5692

Lienholder Address:

Western Funding, Inc.
PO Box 278897
Sacramento, CA 95827

WFI Acceptable GPS Device List*

Device**	Transfer Code	Support	Email Transfers
Advantage	ksmith@westernfundinginc.com	800-553-7031 #2	support@AdvantageGPS.com
Cal Amp	TR48773	888-823-7237 #3	
Call Pass (IGOTCHA)	WESTERN FUNDING	877-324-0999	support@callpasstech.com
Crossbow GPS	WESTERN FUNDING	949-856-0449	
Global Track**	TR188378	877-508-8444	
Goldstar	129386 (1738)	866-655-8825 #1	western@spireon.com
Ikon	WESTERN FUNDING	866-503-2884 #3	support@skypatrolusa.com
Imetrik	WESTERN FUNDING	866-276-5382 #5	
Inilex (Stars)	WESTERN FUNDING	866-975-9357 #2	asmith@stars-gps.com or
Ituran	WESTERN FUNDING	866-543-5433 #3	
Loan Plus	21245	877-745-6511 #2	
Passtime GPS	1648	800-865-3260	
Position Plus	WESTERN FUNDING	844-477-7587 #400	
Sarekon	WESTERN FUNDING	661-727-3566	support@sarekon.com
Sky Patrol	WES03	888-816-8050 #2	support@skypatrolusa.com
SVR	WESTERN FUNDING	619-639-0245	
Voltswitch GPS	WESTERN FUNDING	800-436-0868	support@voltswitchgps.com

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

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

