



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%	5.49%-19.90%	5.49%-19.90%
Min Down Payment:	10%	7.5%	5%	0%
Max LTV (Includes Backend):	180%	180%	180%	180%
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%

Backend Limits

Vehicle Price	\$10K	\$10K-\$14,999	\$15K-\$19,999	\$20K-\$24,999	\$25K-\$29,999	\$30K-\$34,999	\$35K+
*Service Contract	\$2,900	\$3,650	\$4,150	\$4,400	\$4,900	\$4,900	\$4,900
*Max GAP	\$900	\$1,000	\$1,000				

Program Highlights

Bankruptcy	Dismissed and open Bankruptcies accepted. Open must be pre-approved.
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.
Specialty Vehicles	Recreational Vehicles, Commercial Vehicles, Big Rigs, Trailers, Classic Cars, Powerports, Highline and Exotic Vehicles.
Backend	Refer to your Buy Program for Backend Limits.
Rehash 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.

Program Guidelines

Did you know?

- ✓ Full spectrum of products and services
- ✓ We finance all vehicle types
- ✓ eContracting preference
- ✓ 60% portfolio above 600 credit score
- ✓ Financial flexibility to service a range of customers
- ✓ Same day funding

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.