

# Think Prime. Think Westlake

## Rates as low as 6.99%!

### Independent Dealers

#### IF YOU SUBMIT THROUGH DEALERCENTER AND YOUR DEAL HAS:

##### The Right Credit:

- 700+ FICO score
- Min 1 paid auto OR high good trade line with min of \$1K and min 1 year of age
- No repos in last 4 years
- Max 7 inquiries in last 2 weeks

##### The Right Vehicle:

- Max 20 years / 150,000 miles
- Max \$50,000 amount financed
- No Branded/TMU/ Commercial/RV/ Powersports/ Classic Car

##### The Right Structure:

- Max 15% PTI<sup>1</sup>
- Max 100% DTI<sup>1</sup>

#### THEN YOU GET THESE RATES OR BETTER<sup>2</sup>:

For used cars up to 50,000 miles:

| Front-End LTV / FICO | 700-724 | 725-749 | 750-779 | 780-799 | 800+   |
|----------------------|---------|---------|---------|---------|--------|
| 0-90%                | 8.99%   | 8.49%   | 7.99%   | 7.49%   | 6.99%  |
| 90-100%              | 9.99%   | 9.49%   | 8.99%   | 8.49%   | 7.49%  |
| 100-110%             | 10.99%  | 10.49%  | 9.99%   | 8.99%   | 7.99%  |
| 110-120%             | 11.49%  | 11.49%  | 10.99%  | 9.99%   | 9.49%  |
| 120-140%             | 12.49%  | 11.99%  | 11.49%  | 10.49%  | 9.99%  |
| 140%                 | 12.99%  | 12.49%  | 12.29%  | 11.49%  | 11.49% |

For used cars over 50,000 miles: add 1% to these rates

For Terms over 48 months: add up to .5% to these rates for every 12 months additional on the term.

Stips: Proof of Income and Proof of Residence may be required. All other stips are waived.



Westlake Financial®

888.893.7937

westlakefinancial.com