

# Think Prime. Think Westlake –

## Rates as low as 4.99%!

### Franchise Dealers

#### IF YOUR DEAL HAS:

##### The Right Credit:

- 700+ FICO score
- Min 1 paid auto OR high good trade line with min of \$20K and min 1 year of age
- No repos in last 4 years
- Max 7 inquiries in last 2 weeks

##### The Right Vehicle:

- Max 10 years / 100,000 miles
- Max \$35,000 amount financed
- No Branded/TMU/Commercial/RV/Powersports

##### The Right Structure:

- Max 15% PTI<sup>1</sup> / Max 65% DTI\*
- Max 120% LTV

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

For new cars:

Front-End LTV / FICO	700-724	725-749	750-779	780-799	800+
0-90%	7.99%	6.99%	6.49%	5.49%	4.99%
90-100%	8.99%	7.99%	6.99%	6.49%	5.49%
100-110%	9.49%	8.49%	7.99%	6.99%	5.99%
110-120%	9.99%	8.99%	8.49%	7.49%	6.49%

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

For used cars over 50,000 miles: add +2% to these rates

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



Westlake Financial®

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<sup>1</sup>The following exclusions apply: Classic cars, D and F grade dealers, Income from Job Letters, Home Care, Disability, Student Incomes. Max warranty ranges from \$2,500 and \$4,000. Up to 72 month term. All stips will be required on deals with elevated risk of non-payment per Westlake's automated decisioning. <sup>2</sup> Rates will vary depending on term.