



..... "Take us for a test drive!" .....

# MPH<sup>2</sup> Funding

MPH<sup>2</sup> CO Rate Sheet 08.15.16.xls

## Colorado Program (non-recourse)

<b>Underwriting Criteria</b>	<ul style="list-style-type: none"> <li>• Max debt to income 50%</li> <li>• Max payment to income 18%</li> <li>• Minimum income \$1500</li> </ul>	
<b>Buy/Sell Interest Rate (APR)</b>	<b>21%</b>	
<b>Discount / Fee</b>	<b>6% to 25% of amount financed</b> (strongly based on LTV, term/mileage, applicant credit, DTI, stability)	
<b>Highlights</b>	<ul style="list-style-type: none"> <li>• No minimum FICO score</li> <li>• Open 7 &amp; 13 BK's okay</li> <li>• Friendly flexible buyers</li> <li>• LTV based on NADA <u>OR</u> KBB</li> </ul>	<ul style="list-style-type: none"> <li>• Fast ACH Funding with basic steps</li> <li>• Use Dealer Track, Route 1, or DILLS</li> <li>• First-time buyer program</li> <li>• Diesel Truck Program (<i>see below</i>)</li> </ul>
<b>Max LTV</b> (NADA Clean Trade or KBB Wholesale)	<b>Up to 175%</b>	
<b>Max term</b>	<b>60 months (36 mos if unit is over 10 years old)</b>	
<b>Min/Max Amount Financed</b>	<b>\$3,000-\$15,000</b>	
<b>Vehicle age</b>	<b>1-15 years</b>	
<b>Min/Max payment range</b>	<b>\$250-\$465</b>	
<b>Minimum down payment</b>	<b>\$500</b>	
<b>Insurance deductible (max)</b>	<b>\$1,000</b>	
<b>Mileage/Term Limits</b>	<b>1-24 months - 150K miles</b>	
	<b>25-30 months - 140K miles</b>	<b>43-48 months - 95K miles</b>
	<b>31-36 months - 130K miles</b>	<b>49-54 months - 85K miles</b>
	<b>37-42 months - 115K miles</b>	<b>55-60 months - 75K miles</b>
<b>Term and/or mileage outside parameters</b>	Additional discount / fee applies	
<b>Ineligible</b>	Dodge/Chrysler 2.7L, Cadillac (Northstar Engine), Hummer, Land/Range Rover, Saab, Oldsmobile, Ford 6.0L Diesel	
<b>Eligible for an add'l 5% Fee</b>	Audi, BMW, Jaguar, Mercedes, Volvo, Porsche, Saturn	
<b>Diesel Truck Program</b>	<b>1-24 months - 250K miles</b>	
<ul style="list-style-type: none"> <li>• Fees 15% - 21%</li> <li>• Advance up to 125% of wholesale</li> <li>• Ford 6.0 L ineligible</li> </ul>	<b>25-30 months - 250K miles</b>	<b>43-48 months - 190K miles</b>
	<b>31-36 months - 235K miles</b>	<b>49-54 months - 170K miles</b>
	<b>37-42 months - 210K miles</b>	<b>55-60 months - 150K miles</b>

**Underwriting Hours: Mon-Fri 9:00am to 5:00pm MST: Sat 12pm to 4pm MST**

Toll Free: 877.889.5924 • FAX: 303-237-4221

Dealers receive commission on every **MPH<sup>2</sup> AAC**  Service Contract (\$200) and GAP (\$75)

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