



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

MPH² Funding

MPH² OK Rate Sheet 08.15.16.xls

Oklahoma Program (non-recourse)

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

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 **MPH² AAC**  Service Contract (\$200) and GAP (\$140)

www.MPH2Funding.com