

# Freedom Financial Group, Inc. Dealer Finance Program

## Rates & Advances

<b>Credit Score</b>	576 & Up	575 to 526	525 to 475
<b>Minimum Rate</b>	16.00% to 19.50%	19.50% to 24.00%	22.50% to 24.00%
<b>Maximum Advance</b>	110%	100 to 110%	100 to 110%
<b>Back End Products</b>	Up to 15%	Up to 15%	Up to 15%
<b>Acquisition fee</b>	495.00*	645.00*	845.00*
<b>Down Payment</b>	0% to 10%	10% or \$1000.00 (whichever is less)	10% or \$1000.00 (whichever is less)

Applicants with credit scores below 475 are not eligible.

Minimum rate may be adjusted based on worthiness of customer.

Advance based on NADA Trade-In Value, includes taxes, title, and license fees.

Back End Products such as warranties and GAP must be pre-approved. Warranties to be written for a minimum 12 months.

Wynn's Phoenix American GAP is available for purchase through Freedom Financial Group, Inc.

\*\$2.50 Lien Filing Fee will be deducted from funding if lien is not perfected prior to funding (MO and KS).

## Term & Mileage

Up to 60 months	Up to 54 months	Up to 48 months	Up to 42 months
0 to 30,000 mi**	30,001 to 60,000 mi	60,001 to 85,000 mi	85,001 to 105,000 mi

\*\*Vehicles eligible for 60 month term must be less than 3 years old

Eligible vehicles must be no more than 8 years old

Ineligible vehicles: Daewoo, commercial vehicles, and vehicles with branded or salvage titles

## Income & Debt Ratio

<b>Minimum Income</b>	\$1,600.00
<b>Maximum Payment to Income</b>	20%
<b>Maximum Debt to Income</b>	45%

All income must be verified with most recent paycheck stubs. Self employed must be in business for 2 years and provide last 2 year tax returns.

1099 employees to provide 2 years tax returns.

## Stability & Credit

<b>Residence</b>	1 year at current residence <b>or</b> must provide 3 year history
<b>Employment</b>	1 year at current employer <b>or</b> must provide 3 year history
<b>Credit</b>	Minimum of 3 trades on file and/or car credit or equivalent installment loan

