

PAC Auto Finance Franchise Dealer Auto Financing Rate Sheet

Revision #17 Effective 11.01.12

PROGRAMS	STRENGTH IN AUTO BK (OPEN BKS)	STRENGTH IN AUTO	PHAT CHANCE	EQUITY PLUS
APR	24.99%	24.99%	29.99%	24.99% - 29.99%
ACQUISITION FEE	\$500 - \$1,500	\$500 - \$1,500	\$500 - \$1,500	\$500 - \$1,500
DOWN PAYMENT	\$0	\$500 - \$1,000	\$500 - \$1,000	20% - 40% (Minimum of \$2,000)
OTD ADVANCE as % of KBB Wholesale	Up to 135% + Service Contract + Gap	Up to 135% + Service Contract + Gap	Up to 135% + Service Contract + Gap	Up to 115% + Service Contract + Gap
OTD EXCEPTION	LTV exception available on OTD < \$8000	LTV exception available on OTD < \$8000	LTV exception available on OTD < \$8000	LTV exception available on OTD < \$8000
SERVICE CONTRACT	\$2,000 (2yr/24k mile min)	\$2,000 (2yr/24k mile min)	\$2,000 (2yr/24k mile min)	\$2,000 (2yr/24k mile min)
GAP	\$695	\$695	\$695	\$695
PROGRAM GUIDES	Previous paid auto, Open BK's	Minimum of 12 positive auto payments	>36 months on bureau, >\$1,000 current/paid credit	N/A
MAX DEROG CREDIT	No Derog after the BK	1 x Gross Monthly Income	2x Monthly Income	N/A
MAX TERM	Refer to Mileage Chart	Refer to Mileage Chart	Refer to Mileage Chart	Refer to Mileage Chart
JOB TIME	12 Months / 24 Months in field	12 Months / 24 Months in field	12 Months / 24 Months in field	N/A
MAX PAYMENT	\$500	\$500	\$500	\$500
MAX PTI	15%	15%	15%	15%
FORECLOSURE	Yes	Yes	Yes	Yes
REPOSSESSION	Must be included in BK	No	Yes	Yes
GPS REQUIRED	Yes	Yes	Yes	Yes
MAX FINANCE OTD	\$17,000	\$12,750	\$12,750	\$17,000

STIPULATIONS

We will accept trade equity as down payment up to and not to exceed MMR value. Vin# required when using trade equity as down.

Approved funding status and signed credit application are required for PAC to begin the funding investigation process

Proof of residence with current phone or utility bill verifying physical residence.

Current pay stub (within last 30 days) verifying income, and copy of current driver's license.

Proof of insurance on each contracted customer, Max \$500.00 comp/collision deducts. Agreement to Provide insurance.

We must receive proof of our lien protection prior to releasing funds. Complete application for title and registration with PAC listed required.

8 References required. Including full name, address, phone number, & relationship to the applicant's). Persons residing at the same address are not acceptable

Copy of Kelly Wholesale Book for vehicle contracted

Complete packages submitted to our center allow for faster funding.

Satisfactory customer interviews and verifications of employment must be completed prior to funding.

Strength in Auto BK program must have a discharged bk within the previous 18 months.

Mileage Chart

Mileage	SIA BK	SIA	PC	EQUITY +
0-75K	60 max	42 max	42 max	48 max
76-100K	54	39	39	48
101-130K	42	36	36	42
131K+	24	24	24	24

3 month term extension if you sell PAC Service Contract. Max markup over cost is \$1,200

Term extensions over our max are available on all vehicles at \$100 per month

Honda and Toyota models qualify for up to 12 months term extension not to exceed 60 months and a 5% advance increase.

Nissan, Subaru, Full Size Trucks, and SUV's qualify for up to a 6 month term extension not to exceed the max for the tier.

SALT LAKE DEALER CENTER	Contact Information	LIENHOLDER AND LOSS PAYEE ADDRESS	LOAN SUBMISSION ONLINE
PAC Auto Finance 5097 South 900 East Murray, UT 84117	Troy Tebbs, Vice President of Underwriting troy@primeautoloan.com 801-312-0700 PAC Office Main Line 801-312-0710 Office 801-312-0750 Fax	PAC Auto Finance P.O. Box 571680 SLC, UT 84157	SUBMIT APPLICATIONS www.dealers.pacautofinance.com Technical Help Desk: 801-312-0680

