ABC autobycheck.com

Autobycheck Auto Loan Program

Chris Bragg
858-348-6626
Cbragg@autobycheck.com

Effective 5/1/09
Fax: 858-244-3150

Rates, Terms & Advance	Prime Plus	Prime Standard	Non-Prime Plus	Non-Prime Standard
FOOTPRINT	Continental 48 States	Continental 48 States	AR,FL,GA,IA,IL,IN,KY,MI,MN, MO,NY*,OH,PA,TN,VA,WI	AR,FL,GA,IA,IL,IN,KY,MI,MN, MO,NY*,OH,PA,TN,VA,WI
FICO	700+	675-699	575+	525-574
STARTING RATE	5.99%	7.34%	12.74%	19.99%
Advance New Car Used Car New Truck Used Truck	100% MSRP 100% NADA Retail 95% MSRP 95% NADA Retail	100% MSRP 100% NADA Retail 95% MSRP 95% NADA Retail	100% MSRP 100% NADA Retail 100% Dealer Invoice 100% NADA Trade	100% MSRP 100% NADA Retail 100% Dealer Invoice 100% NADA Trade
Terms **2010-2009 (New)** **2008** **2007** **2006** **2005** **2004-2003** ***Mileage Cap: 80,000***	36-84 Months 36-84 Months 36-78 Months 36-78 Months 36-66 Months 36-54 Months	36-84 Months 36-84 Months 36-78 Months 36-78 Months 36-66 Months 36-54 Months	36-72 Months 36-60 Months 36-60 Months 36-48 Months 36 Months 36 Months	36-72 Months 36-60 Months 36-60 Months 36-48 Months 36 Months 36 Months
Approved Backend Products (GAP/Warranty)	10% of MSRP/NADA or $3500 lesser of	10% of MSRP/NADA or $3500 lesser of	Per Customer	Per Customer
Min Income	$2,500	$2,500	$1,500	$1,500
Job Time	NA	NA	NA	NA
Min Residence	NA	NA	NA	NA
Home Owner	NA	NA	NA	NA
Debt Ratio	45% max	45% max	45% max	45% max
Bankruptcy	None	None	No Ch. 7	No Ch. 7
Prior Repo	None	None	None	None
PTI Max	Per Customer	Per Customer	15%	15%
Max Loan Amount	None	None	$30,000	$30,000

Non-Recourse

New/Used Dealer & Private Party Sales

No Commercial Vehicles or Use

BBBOnLine RELIABILITY PROGRAM

2 years prior comparable auto history
5 years in Credit Bureau
5 open accounts
No charged off auto accounts
No settled accounts
No delinquency on any accounts
No consumer credit counseling
No excessive revolving debt
No open tax liens or judgements
Price can not exceed gross annual income
Co-signor (spouse/significant other only)

2 years prior comparable auto history
No current major derog
Re-established installment after BK
No more than 1 BK
Currently not delinquent on auto or mortgage
Currently not delinquent on child support
No recent charge offs or collections 90 days
One vehicle unit on bureau per applicant
Co-signer accepted under Std Program
3 personal references & proof of income
No Class Four Cars**

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Fees:

Bank Processing Fee	$110
Bank VSI	$50
TitleGuard (Used Only)	$50
Inspection (Used Only)	$150
DLS Doc Fee	$99

Financed Amounts:

Model Year	Max Term	Minimum Financed
2010/2009	63	MSRP $10,000
2010/2009	66	MSRP $10,000
2010/2009	72	MSRP $20,000
2010/2009	78	MSRP $25,000
2010/2009	84	MSRP $30,000
2008	63	NADA $10,000
2008	66	NADA $10,000
2008	72	NADA $20,000
2008	78	NADA $25,000
2008	84	NADA $30,000
2007/2006	63	NADA $10,000
2007/2006	66	NADA $10,000
2007/2006	72	NADA $20,000
2007/2006	78	NADA $25,000
2005	63	NADA $10,000
2005	66	NADA $10,000
2004/2003	54	NADA $10,000

Required Documentation:
Valid Drivers License
Current Utility Bill

Program Highlights:
Online payment calculator, book out and customer application
Simple submission and quick decisions
No expensive DMS system and updates for contracts
No printing expense for contracts

***Non-prime program not available in the five NY boroughs.**

****Class Four Cars:** BMW, Cadillac, Hummer, Jaguar, Porsche, Land Rover, Lincoln, Mercedes and Trucks over 1 ton