

PRICING		\$199 Acquisition Fee and No Holdback			
MODEL YEAR Cars older than 2017 add 25 basis points per year older	TERM (Months) (Excessive mileage can reduce term)	BUY RATES / LTV max is before approved addons			
		Tier 1 (650+) (Acq. Fee \$49) MAX LTV 120% MAX \$30K	Tier 2 (601-649) Max LTV 115% MAX \$25K	Tier 3 (550-600) Max LTV 105% MAX \$20K	Tier 4 (500-549) Max LTV 100% MAX \$15K
2025-2023	13-37	15.85	18.85	21.85	24.85
	38-49	16.35	19.35	22.35	25.35
	50-72	16.85	19.85	22.85	25.85
2022-2020	13-37	16.85	19.85	22.85	25.85
	38-49	17.35	20.35	23.35	26.35
	50-72	17.85	20.85	23.85	26.85
2019-2017	13-37	17.85	20.85	23.85	26.85
	38-49	18.35	21.35	24.35	27.35
	50-72	18.85	21.85	N/A	N/A
CUSTOMER REQUIREMENTS			TIER QUALIFIERS		
* 2 Year Job History * 2 Year Residence History * \$2,000 Minimum Monthly Income * The greater of 10% or \$1K down pmt * First time buyers rated case by case & no scores			* Competitor rate match with competitor call Document, rate floor 11.85% * 25% down with LTV less than or equal to 90% Improve 1 tier level, does not apply to T1 * Rate floor 11.85 T1 with compensating factors		
TERMS AND CONDITIONS					
* FLAT: All monthly purchased contracts receive \$250 flat. *Minimum amount financed: \$5,000 * Rate Participation: 70/30 Split plan on rate upsell 2.00% T1 & T2, 1.50% on T3, 1.00% on T4 rate tiers * GAP: HUB MAX PREMIUM \$1,099 pays \$600 commission! All dealers approved to sell on any approved loan with amount financed greater than NADA trade value. Franchise dealers can offer their GAP for \$899 max premium. * WARRANTY: Route 66 Warranty pays \$400 no charge backs! Must use longest term available, OK to add 7 months to contract when you sell a route 66 warranty (NO rate increase for increased term when selling Rt 66 max premium 18% of amount financed) * GPS & KEY: Dealer to provide a working key & install GPS device on all as inducement to purchase contracts. Key & GPS waived for credit score > =700 or >= 630 with 5 yrs job and residence time (applicant or co-appl.) Key also waived if dealer used our doc prep system * JD Power clean trade with allowances for miles and options used for vehicle values					
PROGRAM DISQUALIFIERS					
* Open BK's, BK's > 1, Repo's >1, DTI greater than 60%, PTI>22% , Del mortgage >60 days, Major derogatory after a BK, . Down payment less than \$1K & 10%, Uber/Lyft/livery/grub hub , mileage in excess of 150K, MAPR greater or equal to 36% * VEHICLE EXCLUSIONS: DIESEL powered vehicles , true miles unknown, rebuilt titles, lemon law * Luxury/Exotics , 80% of NADA clean trade value without credit score greater than 650. * Scores less than 500					

QUICK REFERENCE GUIDE

OFFICE HOURS (see hours and contacts document in Route One and Dealertrack)

- * Office Hours are 9-5 Monday-Friday. We monitor deal que after hours until 7PM and 9-5 on Saturday
- * Hours and Contacts posted in Dealertrack and RouteOne, do not hesitate to call us if you need help!

APPROVAL GUIDELINES

- * Dealer represents to Peoples Credit Inc. that each transaction complies with all applicable state and federal consumer protection laws
- * Approval valid for 30 days
- * **By statute, maximum amount financed: \$40,000**
- * Credit with less than 2 years in-file or no auto credit will drop 1 credit tier

INCOME AND EMPLOYMENT

- * POI required for to fund all loans along with employment verification
- * Jobs less than 1 year will require previous job history of 2 years minimum
- * Overtime, bonuses, and commissions considered only if at current job >1year
- * Income received on behalf of a child (SSI, Court Ordered Child Support) must be in the applicant's name and received for at least 1 year.
- * Non-taxable income (including but not limited to SSI, Child Support and SSID) will be grossed up to 125% of verified amount.
- * Cash income can be verified with a job letter on company letterhead with phone number for verification
- * Tip income must be itemized on paystub
- * **Jobs and income must verify consistent with credit app to fund**

RESIDENCE

- * Lending area is northern IL west of I-294, see peoplescredit.net for details
- * 2-year residence history, with minimum of 6 months verifiable at current address, and previous address is in our lending area
- * Minimum of \$800.00 rent factor for primary applicant and \$1200.00 for joint applicants
- * Joint applicants must live at same address
- * **Residence and Rent amount must verify consistent with credit app to fund**

FUNDING

- * Proof of all employment, income and residence as stated on application must be included with the package and be verified
- * **Valid driver's license required for all borrowers, TV DL OK, SSN must validate OR have ITIN documents**
- * Full Coverage insurance with Comp & Coll max deductibles \$500 with lien to Peoples Credit Inc. POB 241 Plano, IL 60545
- * See funding stips in document prep in Decision Lender
- * **Loss payee and lienholder: PEOPLES CREDIT INC POB 241 PLANO, IL 60545**
- * Send fed-x to: Peoples Credit Inc 505 W. Route 34 Plano, IL 60545 or use e-doc and upload stips
- * **Full recourse deals or refinances 6 months or less no participation**

