



INDIRECT LOAN RATES & TERMS							Effective 07/10/2017
Maximum LTV's	A+ 125%	A 125%	B 115%	C 100%	D 100%	E 100%	
Model Year	Beacon Score 720 +	Beacon Score 680 - 719	Beacon Score 660 - 679	Beacon Score 630 - 659	Beacon Score 600 - 629	Beacon Score 599 & Below	
13 - 18 48 Months	1.99	1.99	N/A	N/A	N/A	N/A	
13 - 18 66 Months	3.39	4.24	4.74	8.24	11.24	14.24	
13 - 18 67 - 72 Months	3.74	4.49	4.99	8.74	11.49	14.49	
13 - 18 73 - 78 Months	3.99	4.74	5.24	8.99	11.74	14.74	
13 - 18 79 - 84 Months	4.24	4.99	5.49	9.24	N/A	NA	
11 - 12 60 Months	3.39	4.24	4.74	8.99	11.99	14.99	
11 - 12 61 - 66 Months	3.74	4.49	4.99	9.49	12.24	15.24	
11 - 12 67 - 72 Months	3.99	4.74	5.24	9.74	12.49	15.49	
11 - 12 73 - 78 Months	4.24	4.99	5.49	9.99	NA	NA	
09 - 10 54 Months	4.49	5.24	5.74	9.49	12.49	15.49	
09 - 10 55 - 60 Months	4.74	5.49	5.99	9.99	12.74	15.74	
09 - 10 61 - 66 Months	4.99	5.74	6.24	10.24	12.99	15.99	
09 - 10 67 - 72 Months	5.24	5.99	6.49	10.49	NA	NA	
08 48 Months	5.49	6.24	7.74	11.24	13.24	16.24	
08 49-54 Months	5.74	6.49	7.99	11.74	13.49	16.49	
08 55-60 Months	5.99	6.74	8.24	11.99	13.74	16.74	
08 61-66 Months	6.24	6.99	8.49	12.24	NA	NA	
07 & Older 36 Months	7.74	8.24	8.74	12.24	14.24	17.24	
07 & Older 37-42 Months	7.99	8.49	8.99	12.74	14.49	17.49	
07 & Older 43-48 Months	8.24	8.74	9.24	12.99	14.74	17.74	
07 & Older 49-54 Months	8.49	8.99	9.49	13.24	NA	NA	
07 & Older 55-60 Months	8.74	9.24	9.74	NA	NA	NA	

Product Advance Guidelines

LTV PRICING

Add .25% for A+, A tiers that EXCEED 125% LTV
Add.50% for C,D, E tiers that EXCEED 100% LTV

Add .25% for B tier that EXCEED 115% LTV

All back end product (except credit life and disability insurance) are as follows:

Vehicle Service Contracts - Maximum is 20% of purchase price, up to \$3,500.00
(NO powertrain only policies)

GAP - Maximum of \$1,000.00

Maintenance Agreements - Maximum of \$1,500.00 based on services provided

High Mileage - Autos with mileage exceeding 125,000 miles - rate is increased by .25%

No BRANDED TITLES (lemon buybacks or salvaged titles)

No Beacon Credit Scores - Borrowers will receive "D" Tier Pricing

*****Lender Approval required for exceptions to guidelines listed above*****

CONTACT INFORMATION

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MAILING ADDRESS for Contracts

1150 42nd St NE (319)-395-6423 - FAX
Cedar Rapids, IA 52402

FUNDING CONTACT

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