

BASIC CRITERIA

CUSTOMER:

- 12 month** continuous verified **employment**
- 12 month** continuous verified **residence**
- \$1500** minimum verified gross **monthly income**
- SSI, Long Term Disability and Unemployment acceptable
- Valid **Social Security number** or **Tax Identification number**
- Active statement **checking** or **savings account**
- Bankruptcies must be discharged
- No repossessions** in the last 12 months
- No minimum** credit score
- Must meet minimum payment requirement

VEHICLE:

- 10 years old** or less (*full advance*)
- 125,000 mile** maximum (*full advance*)
- Up to 12 years old**, 135,000 maximum (*adjusted advance*)
- Clean title

LOAN:

- Payments:** Up to **\$80** per week with warranty, **\$75** without
- Term up to:** **3.5 years** (*182 weeks*)
- Finance:** Weekly, ACH Payments
- Funding:** **Immediately**, ACH or overnight check
(All stipulations met, must be registered and insured, verified residence and job.)
- Advance:** **Up to 156 weeks:** 100% of NADA Loan value or amount financed, whichever is less.
More than 156 weeks: 100% of NADA Loan value or 95%* amount financed, whichever is less.
Additional Advance: Up to \$300 as a mark up on any PAC endorsed warranty.

*Note: On these advances the difference (5%) and will be paid at the completion of the loan as reserve.

