

Contact Us: 877-475-5959 or 954-475-5959

Dealer Support: stips@finbeusa.com/stips@finbeusa.com

Dealer Support Hours

Monday - Friday: 9:00 a.m. - 8:00 p.m. EST Saturday: 10:00 a.m. - 7:00 p.m. EST

Verification Support: verification@finbeusa.com

Verifications Support Hours

Monday - Friday: 9:00 a.m. - 6:00 p.m. EST

Upload stips: <https://dealerportal.finbeusa.com/login>



DRM Name: _____ Phone: _____ Email: _____

FRANCHISE VAMOS AUTO RATE SHEET

Program Guidelines

Maximum Amount Financed	\$35,000 (can exceed with ESC and/or GAP) \$40,000 pick-up trucks (can exceed with ESC and/or GAP)
Maximum Monthly Payment	\$800 (can exceed with ESC and/or GAP) \$1,000 for pick-up trucks (can exceed with ESC and/or GAP)
Suggested PTI	10% (can exceed with ESC and/or GAP)
Suggested LTV Used Cars	120% (can exceed with ESC and/or GAP)
Minimum Cash Down Payment	20% of sales price (trade-in or rebate equity is not included in cash down payment)
APR	Rates starting at 14% (always limited to comply with state usury)
Minimum Monthly Income	\$3,500
Max Age of Vehicle	2016 or newer
SSN/ITIN	Not Required

Terms & Mileage

Miles	Max term	Miles (diesel trucks only)
0 - 60,000	72 months	0 - 85,000
60,001 - 100,000	66 months	85,001 - 125,000
100,001 - 125,000	60 months	125,001 - 150,000
125,001 - 150,000	54 months	150,001 - 175,000
150,001 - 180,000	48 months	175,001 - 205,000

**DEALER ELIGIBLE TO ADD
\$3,500 BACKEND ON EVERY DEAL**

**New Cars & Certified
Pre-Owned Program
Coming Soon**

Program Highlights

Discounts as Low as 0%

No FICO Required

Social Security Number Not
Required

Tax ID/ITIN Not Required

Foreign Driver's License,
Passport or Matricula
Accepted

Second Auto Loans

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FRANCHISE VAMOS GUIDELINES & FUNDING REQUIREMENTS

Maximum Age of Vehicle	2016 or newer
Gap	Max \$895, not to exceed state max
ESC	<ul style="list-style-type: none"> Minimum contract term must be 24 months/24,000 miles and must include coverage for seals and gaskets Warranty can be sold for a max of \$3,500
Insurance Deductibles	Max \$1,000 Comprehensive/Collision
Proof of Residence	<ul style="list-style-type: none"> Must be dated within the past 30 days One form of standard POR required (Electric/cable/water bill, bank statement, phone bill, credit card, medical bill, etc.) Forms of junk mail will not be accepted In lieu of acceptable POR, a \$300 fee is required
Proof of Income	<ul style="list-style-type: none"> Most recent paystub for W-2 applicants 4 consecutive months of most recent bank statements for all other applicants TurboPass used to validate bank statements and expedite funding
Ineligible & Restricted Vehicles	<ul style="list-style-type: none"> Rebuilt, branded/salvage, lemon law, gray market/unknown mileage, total loss, flood damaged vehicles – including taxis, limousines, police cars, delivery vehicles, tow, ride sharing vehicles, and all discontinued lines –are ineligible Vehicles with previous air bag deployment will not be accepted Frame/structural/unibody damage vehicles accepted with 2-payment recourse
No SSN or ITIN	Accepted

IMPORTANT ADDRESSES

UPS or USPS Shipping to DDS:

FinBe USA
4054 Willow Lake Blvd, Suite 5059
Memphis, TN 38118

FedEx Shipping to DDS:

FinBe USA
4054 Willow Lake Blvd, Suite 5059
Memphis, TN 38153

Contract Assignment/ Gap/ Warranty:

FinBe USA
1475 W. Cypress Creek Rd. #300
Fort Lauderdale, FL 33309

Lienholder Registration:

FinBe USA
P.O. Box 278272
Sacramento, CA 95827

Loss Payee for Insurance:

FinBe USA
P.O. Box 924249
Fort Worth, TX 76124

Any changes to an application may result in different pricing