

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

Dealer Support: 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: _____

AUTO RATE SHEET

Program Guidelines

Maximum Amount Financed	\$35,000 (can exceed with ESC and/or GAP)
Maximum Monthly Payment	\$800 (can exceed with ESC and/or GAP)
Maximum PTI	20% (can exceed with ESC and/or GAP)
Minimum Cash Down Payment	\$1,000 (Trade-in or rebate equity is not included in Cash Down Payment)
APR %	Rates as low as 16% (always limited to comply with state usury)
Minimum Monthly Income	<ul style="list-style-type: none"> \$2,500 \$3,000 for Chapter 13 BKs filed within the last 15 months
Max Age of Vehicle	2009 or newer

Lowest Discount Guidelines

Discount Less Than	10%
Down Payment	20% of sales price
PTI Up To	10%
LTV	120%
FICO	600+

Terms & Mileage

Miles	Max term
0 - 60,000	72 months
60,001 - 100,000	66 months
100,001 - 125,000	60 months
125,001 - 150,000	54 months
150,001 - 180,000	48 months

Dealer Flats

Up to \$10K Amount Financed - \$200
Up to \$15K Amount Financed - \$300
Up to \$20K Amount Financed - \$400
Over \$20K Amount Financed - \$500

Program Highlights

Vamos

Discounts as Low as 0%

Social Security Number Not Required

Tax ID Number (ITIN) Not Required

Foreign Driver's License, Passport or Matricula Accepted

Classic

Discounts as Low as 0%

Self-Employed Buyers

Bankruptcy

Discounts as Low as 0%

Open Chapter 7 & 13

Multiple Bankruptcies

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GUIDELINES & FUNDING REQUIREMENTS

Maximum Age of Vehicle	2009 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 \$2,500 (cars) and \$3,000 (pick-up trucks)
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, Ituran GPS/SI device may be accepted
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 If a job letter is used for POI, installation of Ituran GPS/SI is required and Autopay or \$500 additional fee will apply
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
Open BKs	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