

# Nationwide CAC

## 2012 Non-Prime Program



### RATE

19.9 %

### ACQUISITION FEE

\$ 0

Ph: 773.777.7600

Fx: 773.777.9404

### AMOUNT FINANCED

Up to \$ 15,000

### ADVANCE

Up to 115% of NADA clean trade-in  
+ TT&L + approved service  
contract + GAP

3435 N. Cicero Avenue  
Chicago, IL 60641

[www.nac-loans.com](http://www.nac-loans.com)

### HOLDBACK RESERVE

\$ 450

### LOAN-TO-VALUE (LTV)

Up to 140 %

### SERVING

### DEALERS

### SINCE 1954

### ELIGIBLE VEHICLES

7 years old or newer with less  
than 100,000 miles

YEAR	TERM
2012 - 2009	60
2008 - 2007	54
2006	48

### DOWN PAYMENT

Minimum 10% of selling price or  
\$1,000, whichever is greater.

Minimum \$500 with trade-in.

### SERVICE CONTRACTS

(PAID 100%)

12 months / 12,000 miles - \$ 1,500  
(minimum)

24 months / 24,000 miles - \$ 1,800

36 months / 36,000 miles - \$ 2,000

48 months / 48,000 miles - \$ 2,000

Additional \$500 for 4x4 or AWD

### GAP POLICIES

(PAID 100%)

Up to \$ 700  
for full term of contract

See our website for approved service  
contract and gap providers

**Refunds / Cancellations of Service Contracts & GAP Policies** - In the event of cancellations, for any reason, including prepayment, customer request, repossession or charge-off, dealer is responsible for refunding the return premium and related commission to Nationwide in a timely manner.

**Credit Approvals** are subject to re-verification if we do not receive a contract within 35 days from approval.

**The Dealer Agreement** is the definitive agreement between us and defines the legal rights of both parties. A signed dealer agreement is required prior to funding.

No rebuilt, salvage or flood titles

**We do not discriminate against applicants residing on Indian reservations.**

**Nationwide reserves the right to change this document with 10 days notice.**

### INCOME AND JOB REQUIREMENTS

Established credit background should indicate about as many good as bad trades, or better.

No bankruptcies.

•  
\$ 2,000 per month  
minimum income

(3 year income history required)

•  
\$ 1,000 per month  
minimum "free cash"\*

Current and previous job should total  
at least 1 1/2 years

•  
Up to 15%  
payment to gross income

•  
Up to 50% debt to gross  
income\*

\*Includes \$100 insurance factor and minimum \$500 rent

Availability subject to state regulations