

# Nationwide West

## 2010 Non-Prime Program



### RATE

19.9 %

### ACQUISITION FEE

\$ 0

### AMOUNT FINANCED

Up to \$ 15,000

### ADVANCE

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

### HOLDBACK RESERVE

\$ 450

### LOAN-TO-VALUE (LTV)

Up to 140 %

### ELIGIBLE VEHICLES

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

YEAR	TERM
2010 - 2008	60
2007 - 2006	54
2005 - 2004	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  
24 months / 24,000 miles - \$ 1,800  
36 months / 36,000 miles - \$ 2,000  
48 months / 48,000 miles - \$ 2,000

### GAP POLICIES

(PAID 100%)

Up to \$ 600  
for full term of contract

See our website for approved service  
contract and gap providers

### 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\*

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www.nac-loans.com

**SERVING  
DEALERS  
SINCE 1954**

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

**Credit Approvals** are sub-  
ject 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.**

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

Availability subject to state regulations