

# Nationwide West

## 2012 Program Guidelines for California Dealers



### NO MILEAGE OR YEAR LIMITS

<u>YEAR</u>	<u>MAX TERM</u>
2012 - 2009	60
2008 - 2007	54
2006 and older vehicles based on Kelley wholesale value:	
\$ 7,500 and up	54
\$ 7,499 - \$ 6,000	42
\$ 5,999 - \$ 4,000	36
\$ 3,999 - \$ 3,000	30

Up to \$15,000 amount financed  $\geq$  \$2,000/mo income  
Maximum \$10,000 amount financed  $<$  \$2,000/mo income

### 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 <i>Additional \$500 for 4x4 or AWD</i>

See our website for approved service contract and gap providers

### RATES AS LOW AS 19.9%

Based on credit quality

### HIGHER ADVANCES

Up to 115% of Kelley wholesale +  
TT&L + approved service contract  
+ GAP

### DOWN PAYMENT

Minimum 10% of selling price or  
\$1,000, whichever is greater. Minimum  
\$500 with trade-in, subject to the deal's  
credit quality and collateral.

### AMOUNT FINANCED

\$ 15,000 maximum  
\$ 3,000 minimum

### GAP POLICIES (PAID 100%)

Up to \$700 for full term of contract

### HOLDBACK & RESERVE

Holdbacks are individually negotiated.  
Reserves shall also be credited with  
finance charges above our minimum  
earnings rate.

Ph: 888.209.4447  
Fx: 888.677.0650  
2250 S. Rancho Drive  
Suite 155  
Las Vegas, NV 89102  
www.nac-loans.com

### NO CREDIT SCORING

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

•  
Minimum 2 years  
residence history required

•  
3 year income history  
required

•  
\$1,800 per month minimum  
income from one source

•  
15% maximum payment to  
gross income

•  
50% maximum debt ratio

**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.

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

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

**CALIFORNIA CHECKLIST FOR FUNDING PACKAGE**

Complete this form and submit with retail installment contract

Customer Name: \_\_\_\_\_ Dealer: \_\_\_\_\_ Log # \_\_\_\_\_

- Need original completed retail installment contract assigned by an authorized signer
- [Check website for acceptable retail installment contract form](#)
- Copy of signed credit application
- Insurance verification required on unpaid balances over \$4,000
- Copy of customer's valid U.S. driver's license - I.D. required on all signers, **signature and name must match contract**
- Proof of residence for all buyers
- Copy of customer's current paystub (proof of income for self-employed)
- Copy of W-2, 1099 or signed [W-9](#) form
- Copy of odometer statement
- Copy of application for registration naming **Nationwide West LLC** as lienholder (DMV form 343)
- Contract Cancellation Option Agreement
- Original signed Agreement to Provide Insurance
- All signers on contract must be on title
- Proof of dealer's ownership and clear title of vehicle or validated registration
- Signed risk-based pricing notice (FICO score disclosure)
- Signed [Supplemental Disclosure and Agreement form](#) (Rev 10/11)
- Six references listed below:

NAME	RELATIONSHIP (specify)	ADDRESS	PHONE
	Relative		
	Relative		
	Relative		
	Relative		
	Other		
	Other		

When applicable:

- Copy of co-signer's valid driver's license or I.D. - **signature and name must match contract**
- Copy of co-signer's signed credit application
- Copy of co-signer's current paystub (proof of income for self-employed)
- Copy of [approved service contract](#) and [GAP coverage](#) naming **Nationwide West LLC** as lienholder
- Signed GAP (Debt Cancellation) Coverage form
- Signed form for any other back-end product
- Original signed federal [Notice to Co-signer form](#)
- Signed [Non-English Language Transaction form](#)
- 6 personal references on co-signer if living at different address
- [Voluntary authorization for automated car payment form](#)

This information furnished by: \_\_\_\_\_ Date: \_\_\_\_\_

SEND FUNDING PACKAGES & TITLES TO:  
**Nationwide West**  
**Attn: Funding Department**  
**2250 S. Rancho Drive, Suite 155**  
**Las Vegas, NV 89102**

SEND INSURANCE INFO TO:  
**Nationwide West**  
**P.O. Box 7018**  
**North Hollywood, CA 91615**

Funding occurs the next business day after contract is received and stipulations have been met.

All contracts are subject to verification with customer. All forms available at [www.nac-loans.com](http://www.nac-loans.com)

**LIENHOLDER INFORMATION**

According to the federal lien perfection provision, a dealer has 30 days from date of sale to perfect a lien. Please register **Nationwide West LLC** as LIENHOLDER within that time. **We do not accept rebuilt, salvage, or flood titles.**

**AUTO INSURANCE COVERAGE**

Vehicle must be covered by physical damage insurance with loss payee payable to **Nationwide West LLC** prior to purchase. **Unpaid balances over \$4,000 need a minimum term of 6 months and a maximum \$500 deductible.**

# Nationwide West

## 2012 Non-Prime Program



### RATE

19.9 %

### ACQUISITION FEE

\$ 0

### AMOUNT FINANCED

Up to \$ 15,000

### ADVANCE

Up to 115% of Kelley wholesale  
+ TT&L + approved service  
contract + GAP

### HOLDBACK RESERVE

\$ 450

### LOAN-TO-VALUE (LTV)

Up to 140 %

Ph: 888.209.4447

Fx: 888.677.0650

2250 S. Rancho Drive  
Suite 155

Las Vegas, NV 89102

www.nac-loans.com

### 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.

**SERVING  
DEALERS  
SINCE 1954**

### SERVICE CONTRACTS

(PAID 100%)

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

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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  
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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  
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legal rights of both parties. A  
signed dealer agreement is  
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reservations.**

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### 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