

# Nationwide Northwest

## 2012 Program Guidelines for Idaho 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.**



## IDAHO CHECKLIST FOR FUNDING PACKAGE

Complete this form and submit with retail installment contract

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

- Need original and a copy of 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 front and back of customer's valid 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 vehicle title and registration showing **Nationwide Northwest LLC** as lienholder
- Notice of agreement to Furnish Insurance Form
- Copy of buyer's order / bill of sale
- All signers on contract must be on title
- Signed [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 Northwest 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 Northwest**  
**Attn: Funding Department**  
**2250 S. Rancho Drive, Suite 155**  
**Las Vegas, NV 89102**

SEND INSURANCE INFO TO:  
**Nationwide Northwest**  
**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 Northwest 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 Northwest LLC** prior to purchase. **Unpaid balances over \$4,000 need a minimum term of 6 months and a maximum \$500 deductible.**