



# Nationwide Cassel

Sub-prime Lending Specialists since 1954

## BASIC CREDIT CRITERIA for Indiana Dealers

### INCOME AND DEBT RATIOS

- \$2,000 per month minimum income (3 year income history required)
- \$1,000 per month minimum “free cash”
- 15% maximum payment to gross monthly income; 50% maximum debt ratio

### CREDIT REQUIREMENTS

- Credit background should indicate about as many good as bad trades, or better - no bankruptcies
- Current and most recent previous job should total at least 1 1/2 years
- One customer, one car financed
- Minimum 2 years residence history required
- No multiple repossessions
- No current delinquencies or in credit counseling

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