



Nationwide Cassel

Sub-prime Lending Specialists since 1954

BASIC CREDIT CRITERIA for Indiana Dealers

INCOME AND DEBT RATIOS

- Credit background should indicate about as many good as bad trades, or better
- Current and most recent previous job should total at least 1-1/2 years
- \$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

- One customer, one car financed
- No multiple repossessions (2 or more)
- No multiple bankruptcies (2 or more)
- No current delinquencies or in credit counseling

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