

Nationwide Cassel

2008 Program Guidelines for Indiana Dealers



RATE

21 %

AMOUNT FINANCED

Up to \$ 15,000

ACQUISITION FEE

\$ 0

ADVANCE

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

HOLDBACK RESERVE

\$ 495

LOAN-TO-VALUE (LTV)

Up to 140%

ELIGIBLE VEHICLES

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

YEAR	TERM
2008 - 2006	60
2005 - 2004	54
2003 - 2002	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 maximum allowed for your
dealership by the Indiana DFI

See our website for approved service
contract and gap providers

INCOME AND JOB REQUIREMENTS

Credit background should
indicate about as many good
as bad trades, or better

•
\$ 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*

Ph: 800.622.7605

Fx: 800.622.0662

3435 N. Cicero Avenue
Chicago, IL 60641

www.nac-loans.com

SERVING
DEALERS
SINCE 1954

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.

No rebuilt, salvage or flood titles.

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



INDIANA CHECKLIST FOR FUNDING PACKAGE

Complete this form and submit with retail installment contract

Customer Name: _____ Dealer: _____

- Need original and a copy of completed retail installment contract assigned by an authorized signer
- Insurance verification - required on unpaid balances over \$4,000
- Copy of customer's valid driver's license (I.D. required on all signers)
- Proof of residence for all buyers
- Copy of customer's current paystub (proof of income for self-employed)
- Copy of odometer statement
- Copy of Indiana application for vehicle title and registration naming **Nationwide Cassel LLC** as lienholder
- Copy of buyer's order/bill of sale
- Signed Supplemental Disclosure and Agreement form
- Six references listed below:

NAME	RELATIONSHIP	ADDRESS	PHONE

When applicable:

- Copy of co-signer's valid driver's license or I.D.
- Copy of co-signer's current paystub (proof of income for self-employed)
- Copy of approved service contract and GAP coverage naming **Nationwide Cassel LLC** as lienholder
- Signed GAP (Debt Cancellation) Coverage form
- Signed federal Notice to Co-signer form
- Signed Non-English Language Transaction form
- Signed co-signer Supplemental Disclosure and Agreement form
- 6 personal references on co-signer if living at different address

This information furnished by: _____ Date: _____

All forms available at www.nac-loans.com

SEND FUNDING PACKAGES TO:

Nationwide Cassel
Attn: Funding Department (4th floor)
3435 North Cicero Avenue
Chicago, IL 60641

SEND INSURANCE INFO TO:

Nationwide Cassel
Dept 5056
P.O. Box 2350
Coraopolis, PA 15108

Funding occurs the next business day after contract is received and stipulations have been met.
 All contracts are subject to verification with customer.

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 Cassel 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 Cassel LLC** prior to purchase. **Unpaid balances over \$4,000 need a minimum term of 6 months and a \$500 deductible.**