

# Nationwide Cassel

## 2010 Program Guidelines for Indiana Dealers



### RATE

21 %

### AMOUNT FINANCED

Up to \$ 15,000

### HOLDBACK RESERVE

\$ 495

### ACQUISITION FEE

\$ 0

### ADVANCE

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

### LOAN-TO-VALUE (LTV)

Up to 140%

### ELIGIBLE VEHICLES

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

YEAR	TERM
2010 - 2008	60
2007 - 2006	54
2005 - 2004	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

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\*

Ph: 800.622.7605

Fx: 800.622.0662

3435 N. Cicero Avenue  
Chicago, IL 60641

[www.nac-loans.com](http://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.

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

**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: \_\_\_\_\_ Log # \_\_\_\_\_

- Need original and a copy of completed retail installment contract assigned by an authorized signer
- 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 and signature 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 Indiana application for vehicle title and registration naming **Nationwide Cassel LLC** as lienholder
- Copy of buyer's order/bill of sale
- All signers on contract must be on title
- Signed Supplemental Disclosure and Agreement form
- 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 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 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
- Voluntary authorization for automated car payment form

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

**All forms available at [www.nac-loans.com](http://www.nac-loans.com)**

SEND FUNDING PACKAGES & TITLES 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 maximum \$500 deductible.**