

Nationwide Cassel

2008 Program Guidelines for Nebraska Dealers



RATE

18 %

ACQUISITION FEE

\$ 0

AMOUNT FINANCED

\$ 15,000 - \$ 2,000

ADVANCE

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

HOLDBACK RESERVE

\$ 595

LOAN-TO-VALUE (LTV)

Up to 140 %

Ph: 800.622.7605

Fx: 800.622.0662

3435 N. Cicero Avenue
Chicago, IL 60641

www.nac-loans.com

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.

SERVING
DEALERS
SINCE 1954

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 \$ 600 for full term of contract

See our website for approved service
contract and gap providers

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.

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*

*Includes \$100 insurance factor and minimum \$500 rent
Availability subject to state regulations



NEBRASKA 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 Nebraska 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.**