

Nationwide Cassel

2012 Program Guidelines for Nebraska Dealers



RATE

18 %

ACQUISITION FEE

\$ 0

AMOUNT FINANCED

Up to \$ 15,000

ADVANCE

Up to 115% of NADA clean 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

**SERVING
DEALERS
SINCE 1954**

ELIGIBLE VEHICLES

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

YEAR	TERM
2012 - 2010	60
2009 - 2008	54
2007	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
(minimum)
24 months / 24,000 miles - \$ 1,800
36 months / 36,000 miles - \$ 2,000
48 months / 48,000 miles - \$ 2,000
Additional \$500 for 4x4 or AWD

GAP POLICIES (PAID 100%)

Up to \$700 for full term of contract

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*

**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

NEBRASKA CHECKLIST FOR FUNDING PACKAGE

Complete this form and submit with retail installment contract

Customer Name: _____ Dealer: _____ Log # _____

- Need original completed retail installment contract assigned by an authorized signer
- [Check website for acceptable retail installment contract form](#)
- 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, **signature and name 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 application for vehicle title and registration naming **Nationwide Cassel LLC** as lienholder (our ELT number is 20328756)
- Copy of buyer's order/bill of sale
- All signers on contract must be on title
- Signed [Supplemental Disclosure and Agreement form](#) (Rev. 10/11)
- 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 and name 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 form for any other back-end product
- Original signed federal [Notice to Co-signer form](#)
- Signed [Non-English Language Transaction form](#)
- 6 personal references on co-signer if living at different address
- [Voluntary authorization for automated car payment form](#)

This information furnished by: _____ Date: _____

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. All forms available at www.nac-loans.com

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.**