



# Nationwide of New Mexico

Sub-prime Lending Specialists since 1954

## BASIC CREDIT CRITERIA

### INCOME AND DEBT RATIOS

- Current and most recent previous job length should total at least 1 year; 3 year income history required
- \$1350 per month minimum verifiable gross income from one source (after any garnishment deductions) excluding overtime
- 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

Flexibility is our hallmark. These are guidelines, not hard and fast rules. Do not hesitate to let us know if there is something special we can do for you.

3435 N. Cicero Ave • Chicago, IL 60641  
Phone: 800.622.7605 • Fax: 800.622.0662  
[www.nac-loans.com](http://www.nac-loans.com)