

Nationwide Northwest

2008 Program Guidelines

for Idaho, Oregon, and Washington Dealers



NO MILEAGE OR YEAR LIMITS

<u>YEAR</u>	<u>TERM</u>
2008 - 2006	60
2005 - 2004	54
2003	48
2002 and older vehicles based on wholesale value:	
\$ 7,500 and up	48
\$ 7,499 - \$ 6,000	42
\$ 5,999 - \$ 4,000	36
\$ 3,999 - \$ 2,500	30
\$ 2,499 and under	18-12

HIGHER ADVANCES
Up to 115% of book value + TT&L
+ approved service contract
+ GAP

AMOUNT FINANCED
\$ 15,000 - \$ 2,000

DOWN PAYMENT
Minimum 10% of selling price or
\$1,000, whichever is greater. Minimum
\$500 with trade-in. Subject to the deal's
credit quality and collateral.

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

RESERVE

Holdbacks are individually negotiated

See our website for approved service contract and gap providers

MINIMUM RATE

21% APR when amount financed is \geq \$ 9,000

24% APR when amount financed is $<$ \$ 9,000

HOLDBACK CREDITS PAID TO DEALER

24.0% - 27.99% APR = \$ 50.00

28.0% - 32.49% APR = \$ 100.00

32.5% - 44.00% APR = The greater of 8.4% of finance charge or \$ 100

Holdback credits are paid to the dealer with each deal check and reduces holdback reserve taken on the deal. Holdback credits may be partially charged back to the dealer in cases of prepayment or charge-off. No holdback credits are paid to the dealer when finance charge is less than \$1,000.

Ph: 800.622.7605
Fx: 800.622.0662

3435 N. Cicero Avenue
Chicago, IL 60641

www.nac-loans.com

NO CREDIT SCORING

Current and previous
job length should total
at least 1 year

•
3 year income history
required

•
\$ 1,500 per month minimum
income

•
15% maximum payment 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.

Nationwide reserves the right to change this document with 10 days notice.

SUB-PRIME LENDERS SINCE 1954