

Nationwide Cassel



2011 Program Guidelines for Wisconsin Dealers

NO MILEAGE OR YEAR LIMITS

<u>YEAR</u>	<u>TERM</u>
2011 - 2008	60
2007 - 2006	54
2005 and older vehicles based on NADA clean trade-in value:	
\$ 7,500 and up	54
\$ 7,499 - \$ 6,000	42
\$ 5,999 - \$ 4,000	36
\$ 3,999 - \$ 3,000	30

Up to \$15,000 amount financed \geq \$2,000/mo income
Maximum \$10,000 amount financed $<$ \$2,000/mo income

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

See our website for approved service contract and gap providers

RATES AS LOW AS 19.9%

Based on credit quality

HIGHER ADVANCES

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

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.

AMOUNT FINANCED

\$ 15,000 maximum
\$ 3,000 minimum

GAP POLICIES (PAID 100%)

Up to \$600 for full term of contract

HOLDBACK & RESERVE

Holdbacks are individually negotiated.
Reserves shall also be credited with
finance charges above our minimum
earnings rate.

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 1/2 years

•
Minimum 2 years
residence history required

•
3 year income history
required

•
\$1,800 per month minimum
income from one source

•
15% maximum payment to
gross income

•
50% maximum debt ratio

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.

We do not discriminate against applicants residing on Indian reservations.

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

WISCONSIN 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
- [Check website for acceptable retail installment contract form](#)
- Copy of signed credit application
- Original and a copy of the [buyer's wage assignment](#)
- 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 odometer statement
- Copy of MV-1 application of (E-MV11 with DMV receipt) for vehicle title and registration naming **Nationwide Cassel LLC** as lienholder (our secured party number is 009162)
- Copy of buyer's order/bill of sale
- All signers on contract must be on title
- [Signed Supplemental Disclosure form](#)
- Six references listed below:

NAME	RELATIONSHIP (specify)	ADDRESS	PHONE
	Relative		
	Relative		
	Relative		
	Relative		
	Other		
	Other		

When applicable:

- Original and a copy of co-signer's wage assignment
- 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
- [Signed federal Notice to Co-signer form](#)
- [Signed Co-signer Explanation of Personal Obligation 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.**

Nationwide Cassel



2011 Non-Prime Program

RATE

19.9 %

ACQUISITION FEE

\$ 0

AMOUNT FINANCED

Up to \$ 15,000

ADVANCE

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

HOLDBACK RESERVE

\$ 450

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
2011 - 2008	60
2007 - 2006	54
2005	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
(minimum)

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36 months / 36,000 miles - \$ 2,000

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GAP POLICIES

(PAID 100%)

Up to \$ 600

for full term of contract

See our website for approved service
contract and gap providers

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INCOME AND JOB REQUIREMENTS

Established 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*

*Includes \$100 insurance factor and minimum \$500 rent

Availability subject to state regulations