



# Nationwide Cassel

Sub-prime Lending Specialists since 1954

## BASIC CREDIT CRITERIA for West Virginia Dealers

### INCOME AND DEBT RATIOS

- \$1,800 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

- Current and most recent previous job length should total at least 1 1/2 years; 3 year income history required
- One customer, one car financed
- No repossessions (2 or more)
- No bankruptcies (2 or more)
- No 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.

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