

Nationwide CAC

2025 Program Guidelines for Illinois Dealers



ANY YEAR, MAKE OR MODEL, NO PAYMENT RECOURSE

Years 2025 - 2020	Max Term
under 80K miles	72 months*
80K - 125K miles	66 months
125K - 150K miles	60 months

2019 + older vehicles based on J.D. Power clean trade-in value (max 200K* miles):

\$7,500 and up	60 months
\$7,499 - \$7,000	48 months
\$6,999 - \$6,000	42 months
\$5,999 - \$4,000	36 months
\$3,999 - \$3,000	30 months

*For customers who qualify

HIGHER ADVANCES

Up to 115% of J.D. Power clean trade-in or auction sheet BID price dated in last 60 days + TT&L + approved backend

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

\$30,000 maximum
\$3,000 minimum

P: (773) 777-7600 / (800) 622-7605
F: (773) 777-9404 / (800) 622-0662

Hours: 8-6 M-F / 8:30-5 Sat (CST)

10255 W. Higgins Rd, Ste 300
Rosemont, IL 60018

www.NationwideLoans.com

NO CREDIT SCORING

No minimum job length for current employment

No more than 2 jobs in the past year

1 year residence history required

Any valid government issued ID accepted

\$2,400 per month minimum gross income

15% maximum payment to gross income

50% maximum debt ratio

Finance Charge Participation: up to 2% markup on qualified deals. Participation to be refunded if contract is paid in full, charged off, or repurchased before 90 days of funding or 3 full payments are received.

SERVICE CONTRACTS

(PAID 100%)

12 months / 12,000 miles - \$1,500
(minimum)

24 months / 24,000 miles - \$2,500

36 months / 36,000 miles - \$3,000

48 months / 48,000 miles - \$3,000
Additional \$500 for 4x4 or AWD

See our website for approved service contract and gap providers

GAP POLICIES

(PAID 100%)

Up to \$900 for full term of contract, unless limited by state law

HOLDBACKS

Holdbacks are individually negotiated

ACQUISITION FEE

\$129, refundable with minimum of 3 monthly contracts

RATES AS LOW AS 13.99%

Based on credit quality

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.

ILLINOIS CHECKLIST FOR FUNDING PACKAGE*Complete this form and submit with retail installment contract*

Customer Name: _____ Dealer: _____ Log # _____

- ☐ Original completed retail installment contract **assigned by an authorized signer**
- ☐ Original wage assignment signed by all customers assigned by an authorized signer
- ☐ Copy of signed credit application
- ☐ Insurance verification required on unpaid balances over \$5,000 - maximum \$1,000 deductible
- ☐ Copy of front and back of customer's valid driver's license or government-issued ID - **signature and name must match contract**
- ☐ Proof of residence for all buyers
- ☐ Copy of customer's current paystub (proof of income for self-employed; cash job requires job letter)
- ☐ Copy of odometer statement
- ☐ Vehicle book out sheet dated within 7 days of application submission date (J.D. Power clean trade value)
- ☐ Copy of application for vehicle title and registration naming **Nationwide CAC LLC** as lienholder (ELT E01406IL)
- ☐ Copy of buyer's order / bill of sale
- ☐ Copy of signed Statement of Implied Warranty
- ☐ Copy of Buyers Guide
- ☐ All signers on contract must be on title
- ☐ Signed Supplemental Disclosure and Agreement form (only if NOT using Nationwide CAC contract form)
- ☐ Voluntary Authorization to Participate in Nationwide's Automatic Payment Plan (optional)
- ☐ Signed Personal Reference form (must be one relative)

When applicable:

- ☐ Copy of co-signer's valid driver's license or gov't-issued ID - **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 all pages of signed approved service contract naming **Nationwide CAC LLC** as lienholder
- ☐ Copy of all pages of signed approved GAP Waiver contract naming **Nationwide CAC LLC** as lienholder
- ☐ Signed Nationwide GAP Waiver (Debt Cancellation) coverage form
- ☐ Original signed federal Notice to Co-signer form
- ☐ Copy of signed Notice to Active Duty Servicemembers and Dependents form
- ☐ Signed Non-English Language Transaction form
- ☐ Signed Personal Reference form for co-signer if living at different address
- ☐ Copy of self-help reassurance form signed by authorized tribal member, if an applicant resides on tribal lands

This information furnished by: _____ Date: _____

SEND FUNDING PACKAGES & TITLES TO:

Nationwide CAC LLC
Attn: Funding Department
10255 West Higgins Road, Suite 300
Rosemont, IL 60018

SEND INSURANCE INFORMATION TO:

Nationwide CAC LLC
PO Box 924240
Fort Worth, TX 76124

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.NationwideLoans.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 CAC 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 CAC LLC** prior to purchase. **Unpaid balances over \$5,000 need a minimum term of 6 months and a maximum \$1,000 deductible.**