

# Nationwide West

## 2025 Program Guidelines for California Dealers



### ANY YEAR, MAKE OR MODEL, NO PAYMENT RECOURSE

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

**2019 + older** vehicles based on Kelley wholesale 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 Kelley lending value 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

**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

### RATES AS LOW AS 13.99%

Based on credit quality

### GAP POLICIES

(PAID 100%)

Up to the lower of \$900 or 4% of the amount financed for the full term of the contract

### HOLDBACKS

Holdbacks are individually negotiated

### ACQUISITION FEE

\$129, refundable with minimum of 3 monthly contracts

Ph: (888) 209-4447  
Fx: (888) 677-0650  
Hours: 8-6 M-F / 9-5 Sat (PST)  
2250 South Rancho Drive  
Suite 155  
Las Vegas, NV 89102  
[www.NationwideLoans.com](http://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

\$2,500 per month minimum gross income

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.**



## CALIFORNIA 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**
- ☐ Check website for acceptable retail installment contract form
- ☐ 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 gov't-issued ID - **signature & name must match contract**
- ☐ Proof of residence for all buyers
- ☐ Copy of customer's current paystub (proof of income for self-employed)
- ☐ Copy of odometer statement
- ☐ Copy of application for registration naming **Nationwide West LLC** as lienholder (our ELT number is AAD)
- ☐ Contract Cancellation Option Agreement
- ☐ Original signed Agreement to Provide Insurance
- ☐ Copy of buyer's order / bill of sale / Report of Sale
- ☐ Copy of Buyers Guide
- ☐ All signers on contract must be on title
- ☐ Proof of dealer's ownership and clear title for vehicle or validated registration
- ☐ Copy of Kelley Book Sheet dated within 7 days of application submission date
- ☐ 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 West LLC** as lienholder
- ☐ Copy of all pages of signed approved GAP Waiver contract naming **Nationwide West LLC** as lienholder
- ☐ Signed 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 West LLC**  
**Attn: Funding Department**  
**10255 West Higgins Road, Suite 300**  
**Rosemont, IL 60018**

### SEND INSURANCE INFORMATION TO:

**Nationwide West 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](http://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 West 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 West LLC** prior to purchase. **Unpaid balances over \$5,000 need a minimum term of 6 months and a maximum \$1,000 deductible.**