

Program	T4	T3.5	T3	T2.5	T2	T1
Amt Financed	\$15,000	\$13,500	\$10,900	\$10,200	\$9,400	\$8,000
Discount	20% As low as 10% with qualified collateral	10%	35% 10% Disc Credit for vehicles w/ <80k.	37.5%	37.5%	40%
JOB TIME	1 YR	1YR	1YR	6 MOS+ 6 MOS CONTINUOUS NO GAP, SAME FIELD	6 MOS	6MOS OR 90 DAYS + 9MOS PREV, NO GAP, SAME FIELD
Auto History	24 MOS PAID AS AGREED GFS & NO BAD AUTOS SINCE PAID GFS	1 PAID AUTO - MIN 18 MOS & NO BAD AUTOS	MAX 1 REPO, NO REPOS IN 12 MOS (NO BHPH REPOS)	MAX 2 REPOS TOTAL & MAX 1 REPO IN 3 YRS (MAX 1 BHPH REPO)	MAX 2 REPOS TOTAL & MAX 1 REPO IN 3 YRS (MAX 1 BHPH REPO)	MAX 2 REPOS TOTAL, MAX 1 BHPH REPO & MAX 1 REPO IN THE LAST YR (MAX 1 BHPH REPO)
Down Payment	\$500	\$1,000	\$200 OR 0 W/ 1 PAID AUTO, NO BAD AUTOS	\$500	\$500	\$500
Term	UP TO 60 MOS SEE TERM CHART	UP TO 60 MOS SEE TERM CHART	MAX 42 MOS SEE TERM CHART	MAX 42 MOS SEE TERM CHART	MAX 42 MOS SEE TERM CHART	MAX 42 MOS SEE TERM CHART
Rate	AS LOW AS 19% buy rate Max 2 points	AS LOW AS 20.95% buy rate Max 2 points	AS LOW AS 25.00%	AS LOW AS 25.00%	AS LOW AS 25%	AS LOW AS 25%
Max PTI	20% UP TO 50% DTI	20% UP TO 50% DTI	20% UP TO 50% DTI	20% UP TO 50% DTI	20% UP TO 50% DTI	20% UP TO 50% DTI
Minimum Year	2005 TO CURRENT	2007 TO CURRENT	CURRENT +9 MODEL YRS	CURRENT +9 MODEL YRS	CURRENT +9 MODEL YRS	CURRENT +9 MODEL YRS
Max Mileage	UP TO 100K SEE TERM CHART	UP TO 80K SEE TERM CHART	UP TO 150K SEE TERM CHART	UP TO 150K SEE TERM CHART	UP TO 150K SEE TERM CHART	UP TO 150K SEE TERM CHART



	ELITE	PREFERRED	STANDARD
Amt Financed	\$13,500 + approved service contract	\$11,000 + approved service contract	\$10,000 + approved service contract
Discount	10%	<80k miles = 28% 80k – 110k miles = 38%	43%
Job Time	1 year	1 year	6 months
Auto History	No prior repossessions / charged off autos 1 paid as agreed auto / minimum 24 months	No repossessions / charged off autos	Max 1 repossession/charged off auto within the past 3 years 2 repossessions / charged off autos total
Down Payment	\$1000 cash	\$500 cash	\$1000 cash
Term	<80k miles = 48 months <70k miles = 54 months <60k miles = 60 months	42 months	36 months
Rate	18.95% Buy Rate 20.95% Sell Rate	21.00%	21.00%
Max PTI	20%	18%	18%
Minimum Year	2007 and newer	2002 and newer	2002 and newer
Max Mileage	80,000	110,000	110,000
Service Contract	up to \$500 commission paid on approved minimum 24/24 service contract	up to \$500 commission paid on approved minimum 24/24 service contract	up to \$300 commission paid on approved minimum 12/12 service contract

***No LTV!**

***No
Minimum
Fico Score!**

***First Time
Buyers OK!**

***Multiple
Repos OK!**

***PLPD
Insurance
OK on
Standard &
Preferred
Tiers!**

Gateway Financial Services

Customer: STANDARD CUSTOMER
 Stock #: _____

Miles: CURRENT + 8 MODEL YRS
UNDER 110K MILES

Payment: **Monthly:** \$ 373.76
 Bi-weekly: \$ 172.50
 Weekly: \$ 86.25

Sale Price: \$ 9,600.00
Doc Fee: \$ 190.00
Sub Total: \$ 9,790.00
Sales Tax: \$ 587.40
Title & Plates: \$23.00
Total Delivered Price: \$ 10,400.40
Trade Equity: \$ -
Cash Down: \$ 1,000.00
Total Down: \$ 1,000.00
Amount Financed: **\$ 9,400.40**

Less Discount: \$ 3,760.16
Dealer Advance: \$ 5,640.24
Dealer Gross: **\$ 1,839.84**

Sale Price: \$ 9,600.00
Cost of Vehicle: \$ 4,000.00
Cash Down: \$ 1,000.00
Trade ACV: \$ -
Discount: 40.00%

Rate: 25.00%
Term: 36

Plate Fee: \$8.00

NOTES:
 STANDARD (before service contract)

Gateway Financial Services

Customer: PREFERRED CUSTOMER
Stock #: _____

Miles: CURRENT + 8 MODEL YRS
UNDER 110K MILES

Payment:
Monthly: \$ 373.92
Bi-weekly: \$ 172.58
Weekly: \$ 86.29

Sale Price: \$ 10,070.00
Cost of Vehicle: \$ 4,000.00
Cash Down: \$ 500.00
Trade ACV: \$ -
Discount: 35.00%

Rate: 25.00%
Term: 42

Plate Fee: \$8.00

Sale Price: \$ 10,070.00
Doc Fee: \$ 190.00
Sub Total: \$ 10,260.00
Sales Tax: \$ 615.60
Title & Plates: \$23.00
Total Delivered Price: \$ 10,898.60
Trade Equity: \$ -
Cash Down: \$ 500.00
Total Down: \$ 500.00
Amount Financed: **\$ 10,398.60**

Less Discount: \$ 3,639.51
Dealer Advance: \$ 6,759.09
Dealer Gross: **\$ 2,430.49**

NOTES:
 PREFERRED (before service contract)

Gateway Financial Services


Customer: ELITE CUSTOMER
 Stock #: _____

Miles: CURRENT + 4 MODEL YEARS
UNDER 85K MILES

Payment: **Monthly:** \$ 400.56
 Bi-weekly: \$ 184.87
 Weekly: \$ 92.44

Sale Price: \$ 12,060.00
 Cost of Vehicle: \$ 6,000.00
 Cash Down: \$ 500.00
 Trade ACV: \$ -
 Discount: _____ 30.00%

 Rate: _____ 22.95%
 Term: _____ 48

 Plate Fee: _____ \$8.00

Sale Price: \$ 12,060.00
 Doc Fee: \$ 190.00
 Sub Total: \$ 12,250.00
 Sales Tax: \$ 735.00
 Title & Plates: _____ \$23.00
 Total Delivered Price: \$ 13,008.00
 Trade Equity: \$ -
 Cash Down: \$ 500.00
 Total Down: \$ 500.00
 Amount Financed: **\$ 12,508.00**

 Less Discount: \$ 3,752.40
 Dealer Advance: \$ 8,755.60
 Dealer Gross: **\$ 2,307.60**

NOTES:
 ELITE (before service contract)

GFS Underwriter Level 1 Exception Tolerance

Program	ELITE	PREFERRED	STANDARD	Level 1 Exception Tolerance Applications must be noted in the underwriter comments with justification
Amt Financed	\$12,500 + approved service contract	\$10,400 + approved service contract	\$9,400 + approved service contract	\$500
Discount	30%	35%	40%	2.5% Min Discount = 20%
Job Time	1 year	1 year	6 months	1 month
Auto History	No prior repossessions / charged off autos 1 paid as agreed auto / minimum 24 months	No repossessions / charged off autos	Max 1 repossession/charged off auto within the past 3 yrs 2 repossessions / charged off autos total	Ok Standard to Preferred w/ paid auto after repo AND min 12 mos TOJ
Down Payment	\$500 cash	\$500 cash	\$1000 cash	May include 50% trade equity w/ no bad autos & good job stability
Term	48 months	42 months	36 months	OK 3 months with mileage under 100k, max 48 mos OR w/ warranty
Rate	22.95%	25%	25%	N/A
Max PTI	20%	18%	18%	MAX 20% if homeowner, lives w/ family and no charged off autos or OK 20% PTI w/ paid autos
Minimum Year	2006 and newer	2002 and newer	2002 and newer	OK 1 model year w/ mileage <100k
Max Mileage	85,000	110,000	110,000	OK MILEAGE UP TO 140K W/ TERM ADJUSTMENTS < 3MO for every 10K miles
Service Contract	up to \$500 commission paid on approved minimum 24/24 service contract	up to \$500 commission paid on approved minimum 24/24 service contract	up to \$300 commission paid on approved minimum 12/12 service contract	N/A