



Glenview Finance

Credit Builder Program

PROGRAM GUIDELINES

- Gross DTI Max of 50%
- Max PTI 20%
- Targeted FICO Score 500-600
- No Multiple Repossessions
- Any BK's Must be Discharged w/ No Derogatory Credit Post BK Discharge
- Minimum 2 Year Credit File
- Minimum 10% Down Payment (Cash and Trade) With Minimum \$500 Cash

CONTRACT TERMS BY AGE

2 Years and Newer	- 60 Months
3 Years Old	- 54 Months
4 Years Old	- 51 Months
5 Years Old	- 48 Months
6 Years Old	- 45 Months
7 Years Old	- 42 Months
8 Years and Older	- 39 Months

CONTRACT TERMS BY MILEAGE

50,000 or Less	- 60 Months
50,001 - 60,000	- 54 Months
60,001 - 70,000	- 51 Months
70,001 - 80,000	- 48 Months
80,001 - 90,000	- 45 Months
90,001 - 100,000	- 42 Months
100,001 or More	- 39 Months

**Maximum Term is the Lesser of Age or Mileage Max

DEALER INCENTIVES

- \$200 Flat Incentive for approved GPS on 1st Deal, \$250 Flat Incentive (Retro to First) from Deal 6 Forward per Month (Approved GPS: SareKon, Advantage, Passtime, Goldstar, with Minimum 3 year air time)
- Dealer GAP Commission \$200
- Dealer 12/24 Month VSC Commission \$500
- Direct funding of Floorplan Payoff to Floorplan Company and Gross Profit Delta to the Dealer (this will allow for SAME DAY funding as soon as the electronic funding package is confirmed, received, and completed)

PRICING TIERS

Gold

- 120% of Black Book Clean net to Dealer, Plus Discount, Plus Backend
- \$599 Max GAP
- \$2,000 Max VSC
- \$2,500 Total Max Backend
- Minimum \$500 Discount Fee
- Minimum 18% APR
- Minimum 550 FICO
- No BK's in the Last 12 Months
- No Open Judgements
- At Least \$10,000 in Re-Established Installment Loans
- 18 Months on Job and Residence
- \$2,500 Minimum Income

Silver

- 110% of Black Book Clean net to Dealer, Plus Discount, Plus Backend
- \$599 Max GAP
- \$1,750 Max VSC
- \$2,000 Total Max Backend
- Minimum 5% Discount Fee
- Minimum 21% APR (or state max, whichever is less)
- Minimum 525 FICO
- No Bk's in the Last 6 Months
- No Open Judgments Over \$2,500
- At Least \$5,000 in Re-Established Installment - Loans
- 12 Months on Job and Residence
- \$2,000 Minimum Income

Bronze

- 105% of Black Book Clean net to Dealer, Plus Discount, Plus Backend
- \$599 Max GAP
- \$1,500 Max VSC
- \$1,700 Total Max Backend
- Minimum 10% Discount
- Minimum 25% APR (or state max, whichever is less)
- Minimum 500 FICO
- Any BK Must be Discharged
- No Open Judgement Over \$5,000
- No Re-Established Credit Requirement
- No Evictions in the Last 12 Months
- No Repossessions in the Last 6 Months
- 6 Months on Job and Residence
- \$1,750 Minimum Income