

Reliable Auto Finance

Michigan, Indiana & Ohio Program Guidelines

	<u>Job and Residence Time</u>	<u>Income Requirements</u>	<u>Auto History</u>	<u>Interest Rate</u>	<u>PTI</u> before VSC and GAP	<u>LTV</u> before VSC & GAP	<u>Oldest Model Year</u>	<u>Max Term/Mileage</u>	<u>MAX ATF</u> before VSC & GAP	<u>Discount</u> before VSC & GAP	
R-3	3 Months	\$1,300 Net Income	1 Repo OK 2 Repos w/Paid	24.99%	22% of Net Income	NO LTV!	2005*	27 Months - 150,000*	\$7,500*	40% Discount	
								30 Months - 140,000*	\$8,200*	37% Discount	
								2006*	36 Months - 130,000*	\$9,300*	35% Discount
									39 Months - 120,000*	\$9,800*	32% Discount
R-8	8 Months	\$1,600 Net Income	1 Repo OK 2 Repos w/Paid	24.99%	20% of Net Income	185% of Clean Trade adj. for Miles. No Adds.	2007*	42 Months - 110,000* 48 Months - 100,000*	\$13,000*	30% Discount	
R-18	18 Months	\$1,700 Net Income	No Bad Autos in last 2 Years. No Multiples	24.99%	20% of Net Income	150% of Clean Trade adj. for Miles. No Adds.	2009*	54 Months - 90,000* 60 Months - 80,000*	\$14,600*	25% Discount	

***** NO DOWN PAYMENT REQUIREMENT *****

Service Contract Options

Preferred 12mth/12,000mi
Preferred 24mth/24,000mi
Preferred 36mth/36,000mi

Max Miles at Delivery

150,000
100,000
80,000

Contract Price

\$1,295
\$1,595
\$1,795

Dealer Commission

\$300
\$350
\$400

Gap Program

Automotive Warranty Services

N/A

\$495

\$100

NOTE: GAP AND/OR SERVICE CONTRACT CAN INCREASE THE MAX AMT TO FINANCE LISTED ABOVE

NOTE: ADD 3 MONTHS TO TERM IF SERVICE CONTRACT AND GAP ARE BOTH SOLD ON THE SAME CONTRACT

NOTE:

Reliable will NOT finance any other back-end products

GPS/Starter interrupt device REQUIRED on all contracts

See our Excluded Vehicle List for vehicles that we will not finance

Underwriting Fax Number: (877) 545-5978

* Please contact Reliable for exceptions on year, mileage or max ATF
616-245-4465 or 800-814-9294

01-01-2016

Dealer Portal

Website: www.rafloans.com

Lienholder Address

Reliable Auto Finance
P.O Box 9700
Wyoming MI, 49509

Overnight Address

1515 28th St Sw
Wyoming MI, 49509

Insurance Address

P.O Box 25934
Overland Park KS, 66225