LOBEL FINANCIAL

Sign up today!
(714) 699-5000

Program Card

Unlock broad spectrum financing solutions with our exclusive program tailored for both franchise and independent dealerships.

INSTANT DECISIONS
SELF-EMPLOYED **OK**
FIRST-TIME BUYER **OK**
RECENT CHAPTER 7 **OK**
NO SSN OK / ITINs **OK**

	PROGRAM TIERS	Diamond	Platinum	Gold	Silver	Bronze	Limited
PRICING	**Buy Rate / Base APR** [1] (As low as)	**14.99%**	16.99%	18.99%	22.99%	24.99%	26.99%
	Discount (As low as)	**0.99%**	1.99%	2.99%	4.99%	5.99%	7.49%
	Participation (As high as)	**1.5 pts**	1 point	1 point	N/A	N/A	N/A
	Dealer Split (As high as)	**50%**	50%	50%	N/A	N/A	N/A
STRUCTURE	**Max Payment (Up to)** Minimum $250	**$850**	$850	$850	$800	$750	$650
	Max LTV (Up to) Rideshare = 100% Max LTV	**145%**	145%	145%	145%	140%	130%
	Amount Financed Minimum $5,000	**$37,500**	$37,500	$37,500	$35,000	$30,000	$25,000
	Down Payment (As low as)	**0%**	0%	5%	5%	10%	15%
	Max Vehicle Age (Up to)	**14yrs**	14yrs	14yrs	14yrs	14yrs	14yrs
INCOME	**Minimum Income** (Single Source / Base Pay)	**$1,800**	$1,800	$1,800	$1,800	$1,800	$1,800
	Debt to Income	**50%**	50%	50%	50%	50%	50%
	Payment to Income	**21%**	21%	21%	18%	18%	18%

TERM & MILES

ALL PROGRAM TIERS

Term	Max Mileage
36 mos	160,000
42 mos	160,000
48 mos	155,000
54 mos	150,000
60 mos	145,000
66 mos [2]	110,000
72 mos [2]	100,000

Doc/Acq fees may apply
[1] Subject to state limits [2] N/A to Bronze & Limited tiers

IMPORTANT CONTACT INFO

LIENHOLDER INFORMATION
LOBEL FNCL CORP
PO BOX 3000,
ANAHEIM, CA 92803

INSURANCE LOSS PAYEE
PO BOX 390007
MINNEAPOLIS,
MN 55439-0007

NEW DEALER INQUIRIES
714-699-5000
sales@lobelfinancial.com

SIGN UP ONLINE
lobelfinancial.com/dealers

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GUIDELINES

Contracts
Lobel offers eContracting in DealWRITER, RouteOne, and Dealertrack. For paper contracts, must be simple interest only and must contain Arbitration clause.

New or Current Model Year Vehicles
Any vehicle submitted for Approval must have a Kelley Blue Book or JD POWER value.

Book Sheet
Don't add the following: Utility, Snow Plow, Winch, Hydraulic Lift, Dump Bed, Underbody Hoist.

Restricted Vehicles
Cargo Vans, Cab & Chassis and Cutaways. Any and all other Commercial use vehicles including taxis, limos, and prior police vehicles. View full list online.

Branded Vehicles
We do not finance: Salvage, Junk, Water damage, Hail damage, Lemon law, Total loss, True TMU.

GAP & Vehicle Service Contract
Independent dealerships may sell Lobel Financial GAP only and must use our Lobel Financial GAP agreement. Franchise dealerships may sell 3rd party GAP only and provide the 3rd party GAP agreement with Lobel Financial listed as the lienholder.

Max GAP for Indepedents is $795 (Franchise $995).

For California & Colorado:
Max GAP for Independents is $795 (Franchise $995), not to exceed 4% of Amount Financed.

For Texas and Oregon:
Max GAP for Indepedents is $795 (Franchise $995), not to exceed 5% of Amount Financed.

Max Vehicle Service Contract is $3,500.

If the VSC price is $1,294 or less, the minimum terms are 12 months/12,000 miles. If the price is $1,295 or higher, the minimum terms are 24 months/24,000 miles.

Insurance
The buyer is to provide proof of comprehensive and collision with a maximum $1,000 deductibles. Minimum policy of six months and list Lobel Financial as Loss Payee.

Employment
Lobel Financial does not accept applications from an employee or relative of the selling dealership. In addition, we do not accept applicants that are an employee of any Independent or Franchise Dealerships. As well as recovery/repo agent.

Income Accepted If W2 or 1099, we require computer generated paystub showing YTD earnings.

- If the paystub format doesn't show YTD earnings, we need 3 months' consecutive paystubs so we can calculate a 3-month average.
- If they do DO NOT get a paystub, we require TurboPass Code to pull report showing minimum 90 day's banking activity.
- If paid in cash and DOES NOT get deposited into a bank account, income WILL NOT be considered.
- If Income type is PASSIVE, we require most recent award letter, plus TurboPass Code to pull report showing minimum 90 day's banking activity.

If Self-Employed we require TurboPass Code to pull report showing minimum 90 day's banking activity.

Passive Income - Acceptable Passive Sources:
Income paid from government assistance, Foster care, Military pension, SSI retirement, SSI permanent Disability, and/or VA benefits. We also accept non-governmental sources such as child support, alimony, trust, and annuity. Unacceptable sources include education loan disbursements and other types of infrequent or irregular payments.

Military Income - Must be on active duty and provide a current LES statement.

All Bank Statements require TurboPass verification, to be supplied by dealer.

Residency
Must be in the Buyer's name, showing buyer's current home address with current date being no more than 30 days old.

- Utility bills (gas, electric, water, cable, etc) with the Buyer(s) home address listed as the service address.
- Bank Statement.
- Credit Card Statement.
- Cell Phone Statement.

Fair Lending
Lobel Financial is dedicated to upholding fair lending practices, treating every credit applicant equally without discrimination based on race, sex, sexual orientation, color, national origin, religion, age (assuming legal eligibility), marital status, disability, familial status, receipt of public assistance, or any exercise of rights under the Consumer Credit Protection Act, or on any prohibited basis.

Input apps online in DealWRITER at
www.lobelfinancial.net