



# Program Card

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

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

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

	ALL PROGRAM TIERS:	
TERM & MILES	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 <sup>2</sup>	110,000
	72 mos <sup>2</sup>	100,000

Doc/Acq fees may apply

<sup>1</sup>Subject to state limits

<sup>2</sup>N/A to Bronze & Limited tiers

## IMPORTANT CONTACT INFO

### LIENHOLDER INFORMATION

LOBEL FNCL CORP  
PO BOX 3000,  
ANAHEIM, CA 92803

### NEW DEALER INQUIRIES

714-699-5000  
sales@lobelfinancial.com

### INSURANCE LOSS PAYEE

PO BOX 390007  
MINNEAPOLIS,  
MN 55439-0007

### SIGN UP ONLINE

lobelfinancial.com/dealers

# GUIDELINES

## Contracts

Lobel offers eContracting in DealWRITER. 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

Vehicles older than 12 years. 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 Independents 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 Independents 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, as well as recovery/repo agents.

**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](http://www.lobelfinancial.net)