

National Rate Sheet

Program highlights



Program details

FICO ¹	520-680
Rates as low as	8.99%
Front-end advance	Up to 120%
LTV	Up to 150%
Loan processing fee ²	As low as \$195
Discount fee ²	As low as \$0
Term	Up to 84 months
Participation ³	Paid as a dealer flat
Vehicles ⁴	Model year 2007 or newer
Minimum down	\$500
Amount financed ⁵	\$6,500-\$60,000
Back-end ^{3 6 7}	Up to 25% of vehicle value, GAP up to \$1,000
Max term & mileage	72 months up to 90K miles, 84 months up to 60K miles

¹ See all application callbacks for specifics

² Contract fees and discount fees may NOT be charged to the applicant

³ All program parameters are based on program and tier

⁴ See vehicle details for exclusions

⁵ Amount financed limits based on collateral and structure

⁶ Max back-end is subject to credit policy limits and state max, where applicable

⁷ GAP max \$1,000 or state maximum



Profitability



Reliability



Speed

Participation

Participation paid is flat, no chargeback.

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Collateral

- Eligible vehicles: non-commercial cars, trucks, vans, and SUVs.
- Personal use only.
- Trucks greater than 1/2 ton (3/4 ton and 1 ton) will be considered on a case-by-case basis.
- No branded/salvaged titles, TMU, flood damage, frame/unibody damage, or gray market vehicles.
- Purchase terms are determined by Solera Auto Finance.

Credit

- FICO score between 520-680 eligible, minimum 3 satisfactory trade lines.
- Qualifying satisfactory trade lines cannot be in default, collection or authorized user accounts.
- Cannot have over 25% authorized user trade lines.
- Prior repossessions on credit bureau must be at least 6 months old.
- All bankruptcies must be discharged.
- All open/current accounts and other disclosed or discovered debts will be factored into budget and debt calculations.

Verification

- Retail installment contract
- Signed credit application
- Buyers order
- Vehicle invoice/bookout
- Title application
- Proof of insurance/agreement to provide
- Warranty, GAP and maintenance contract
- Odometer statement
- Valid driver's license

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Additional stipulations

Proof of residence

- Utility bill preferred. Cell phone bill and other mail in customer's name is acceptable dated within 30 days of contract.

Proof of trade of paid in full

Proof of employment

Valid contact information

Three references

Proof of income

- Paystub, three months bank statements, copy of W-2.
- See call-back for details.
- Minimum of 12 months job length required to include 2nd job.
- Self-employed must have valid business license, 3 months bank statements.

Lienholder & Loss payee

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