

LOAN TERMS

Loan Sizes: \$1,000 - \$75,000

INSTALLMENT LOANS

Installment Loans = 12-180 mos*

REVOLVING LOANS

Revolving Loans: payment factor (pf) based on APR

All States Served (see state specific info below)

APR 9.9% or less = 1.25%pf APR 10.9%-13.5% = 1.5%pf APR > 13.5% = 2.0%pf

THE BUILDING BLOCKS

	Plan*	Dealer Fee
Tier 1 SuperPrime (ACH Bonus** 1%)	9.9% APR	FREE
	8.9% APR	3.5%
	7.9% APR	5.75%
	6.9% APR	8.0%
	5.9% APR	10.5%
	Plan*	Dealer Fee
Tier 2 PrimePlus (ACH Bonus** 1%)	10.9% APR	FREE
	9.9% APR	2.5%
	8.9% APR	5.5%
	7.9% APR	8.0%
	6.9% APR	10.0%
	5.9% APR	13.0%
Plan*	Dealer Fee	
Tier 3 Standard Tier 3 Risk Fees: Vary based on credit. The total dealer cost on a Tier 3 loan is the risk fee + promotion fee, if any. (ACH Bonus** 2.5%)	11.9% APR	FREE
	10.9% APR	2.5%
	9.9% APR	3.0%
	8.9% APR	8.0%
	7.9% APR	11.5%
	6.9% APR	12.5%
5.9% APR	15.0%	

* Program may be combined with 3 months deferred payment promotion at a 1% additional fee for Tiers 1 & 2. For Tier 3, add an additional 2% fee. Interest accrues from day one and is not waived.

** ACH BONUS: Complete ACH info must be provided with loan documents & customers must verify information during verification call.

+ 144 month term available for loans sizes greater than \$7500. 180 month term available for buyers with FICO's greater than 680 and loan sizes greater than \$30k.

Promotional APR program must be selected or standard APR of 17.99% will apply. 1.25% or 1.5% promotional payment factor must be selected or 2% payment factor will apply.

THE EXTRAS

Same-as-Cash With Monthly Payments (SAC^)		Same-as-Cash With Deferred Monthly Payments (DEFSAC^^)		Combined Plans (Reduced APR with SAC or DEFSAC option)			Equal Payments (EQL) No Interest (Installment Loans Only)	
17.99% APR (Unless state restrictions apply. See chart)		17.99% APR (Unless state restrictions apply. See chart)		Add'l fee added to normal SAC or DEFSAC fee			0% APR	
Plan	Dealer Fee	Plan	Dealer Fee	APR	SAC Plans	DEFSAC Plans	Plan	Dealer Fee
6 MOSAC	3.5%	6 MODEFSAC	4.0%	13.5% APR	+1.5%	+3%	12 MOEQL	9%
12 MOSAC	6.0%	12 MODEFSAC	9.0%	9.9% APR	+2.5%	+4%	24 MOEQL	15%
18 MOSAC	9.0%	Tier 3 bids must be 90% or higher to use the 12MODEFSAC plan		5.9% APR	+8.5%	+10%	36 MOEQL	18%
24MOSAC	12.5%			48 MOEQL	23%			
							60 MOEQL	28%

^ Same-as-Cash With Payments (SAC): Interest accrues from day 1 but is waived if amount financed is paid in full before the promotion end date. Payments due monthly.

^^ Same-as-Cash With Deferred Payments (DEFSAC): Interest accrues from day 1 but is waived if the amount financed is paid in full before the promotion end date.

Payments begin 6 or 12 months from the contract date depending on option chosen.

STATE SPECIFIC

AL	AR	CT	FL	MI and PA (home improvement and HVAC)	MN	TN	VT
Min. loan size \$2,001	17.00% Max APR	12.00% Max APR on installment loans. Buy-down fees apply.	Doc stamp fee of 35 cents per \$100 financed will be deducted from installment contracts. 17.00% Max APR allowed on 144+* month terms.	11.9% Max APR allowed on terms 96 months or greater. 13.5% Max APR allowed on terms 84 months or less. Buy-down fees apply.	8.00% Max APR on installment loans. Buy-down fees apply.	17.00% Max APR allowed on terms greater than 120 months.	15.00% Max APR on installment loans. Buy-down fees apply.