



GOLD PROGRAM

We bridge the gap...

JOB LETTERS, OK!

We accept job letters for customers paid in cash, or who receive handwritten paychecks (A to D risk ratings, W2 or 1099 employees only). Dealer's portfolio must maintain a C risk rating average.

COSIGNERS, OK!

We accept additional cosigners when customers don't qualify (co-signer requires 700+ FICO; does not need to sign Retail Installment Contract).

CUSTOMER BENEFITS!

- Free membership to our Credit Repair Services program
- Free FICO score updates each month
- Free membership to our Discounts/Rewards program
- APR reductions every 3 months for on-time payments
- Qualify for Gold credit card for on-time payments

DEALER BENEFITS:

- Huge *Customer Benefits Package* will help sell more cars!
- We accept Job Letters when borrowers can't prove their income!
- Dealers earn "Full Participation" 100% on APR markup (up to 2 points)—all approvals qualify!
- Bankruptcies, Delinquent Mortgages, Foreclosures, No SSN, No/Low FICOs, and more...
- Far more than an auto loan—we vow to improve each customer's quality of life!

Deal Structure Limits

Risk Rating:	A	B	C	D	E
LTV – Term < 60	150%	145%	140%	140%	140%
LTV – Term >= 60	130%	125%	120%	120%	120%
DTI	55%	53%	50%	50%	50%
PTI	23%	22%	20%	20%	20%
Down Payment	\$0	\$500	\$1,000	\$1,000	\$1,000
Amt Fin – Franchise	\$35k	\$30k	\$25k	\$25k	\$25k
Amt Fin – Independent	\$25k	\$20k	\$15k	\$15k	\$15k
Payment – Franchise	\$800	\$700	\$600	\$600	\$600
Payment - Independent	\$700	\$600	\$500	\$500	\$500
Service Contract	Minimum Term = 12 months / 12k miles				
Recourse Payments*	0	0	1	1	2
Term / Miles:					
1-24 Months	200k	190k	180k	180k	180k
25-30 Months	190k	180k	170k	170k	170k
31-36 Months	180k	170k	160k	160k	160k
37-42 Months	170k	160k	150k	150k	150k
43-48 Months	160k	150k	140k	140k	140k
49-54 Months	150k	140k	130k	130k	130k
55-60 Months	140k	130k	120k	120k	120k
61-66 Months	100k	90k	80k	80k	80k
67-72 Months	80k	70k	60k	60k	60k

* Independents Only

Highlights

- NO START-UP FEES!
- NO SSN OR ITIN, OK!
- THIN FILES, OK!
- FIRST TIME BUYERS, OK!
- NO FICO, OK!
- OPEN OR RECENT BK CHAPTER 7, OK!
- SELF-EMPLOYED AND 1099, OK!
- DELINQUENT AUTO, OK!
- RECENT REPO, OK!
- REPO AFTER BK, OK!
- MULTIPLE REPOS, OK!
- CURRENTLY DELINQUENT CREDIT, OK!
- MIN. INCOME: \$1,400 (SINGLE SOURCE)
- MIN. TIME ON THE JOB: 3 MONTHS (12 MONTHS FOR FIRST-TIME BUYERS)
- MIN. TIME AT RESIDENCE: 6 MONTHS

FLEX PRICING POLICY

CONTRACT APR'S ARE SET ACCORDING TO RISK RATING AND LTV, FROM 18.99% TO 29.99%
DISCOUNTS AS LOW AS 8.99%

OUR 'FLEX PRICING POLICY' ALLOWS YOU TO WRITE THE CONTRACT HIGHER OR LOWER

- HIGHER: WE'LL ADD \$100 PER POINT TO DEALER CHECK
- LOWER: WE'LL SUBTRACT \$300 PER POINT FROM DEALER CHECK

CONTACT US



858.768.0035



www.crediautofinancial.com
marketing@crediautofinancial.com



P.O. BOX 130487
Carlsbad, CA 92013

CUSTOMER BENEFITS!

* On-Time Payments Required

At Crediauto, our commitment to your customers goes well-beyond financing their next automobile. Our mission is to help improve their lives! We're creating a credit ecosystem where on-time payments are rewarded with frequent rate reductions (every 3 months!), and qualification into other lending products like our Gold Credit Card, and other products coming soon. While we're at it, we've brought on board national service providers, delivering perks and other services all designed to impact lives in a positive way!



FREE CREDIT REPAIR SERVICES

We provide extensive services to help customers repair and build their credit with expert help and advice – and it's all included!



1-POINT APR REDUCTION EVERY 3 MONTHS

Looking to lower your monthly payment and APR? Every 3 months, we provide a 1-point APR reduction for on-time paying customers. That's amazing!



FREE FICO SCORE UPDATES

The first step in improving one's credit starts with visibility. We provide free FICO score updates every month with unlimited online access!



QUALIFY FOR OUR GOLD CREDIT CARD

Paying your loan on time has great benefits! Just 6 on-time payments guarantees qualification for our GOLD Credit Card!



FREE DISCOUNT AND REWARD PROGRAMS

Take advantage of our exclusive membership to obtain the best discounts and rewards from our national rewards program partner,


entertainment
REWARDS & INCENTIVES



CREDIAUTO REQUIREMENTS

- Approvals are valid for 30 days
- No salvaged titles, TMU, "Lemon Laws", taxi usage, rebuilt, flood, stolen, or structural frame damaged vehicles
- Validated registration to be received by Crediauto within 30 days of funding
- There is a one-time assignment fee of \$220 for each funded application
- GPS installation is required at dealer's expense (GPS not required for Franchise dlrs)
- 12 months' proof of income is required if base income amt fluctuates
- E4 min. military rank (min. 36 months enlistment remaining)
- Insurance Binder Requirements:
 - Max \$500 deductible Comp. & Coll.
 - Crediauto LLC as lien holder

Lien Holder Information:

CREDIAUTO LLC
P.O. BOX 130487
Carlsbad, CA 92013
ELT ID: Available upon request