



ACT FINANCE DEALER PROGRAM

Serving: Santa Barbara County, Ventura County,
Kern County & San Luis Obispo County.

Lienholder Address

ACT Finance
916 W. Ventura Blvd. #102
Camarillo, CA 93010

*** Matriculas OK * Self Employed OK * No mileage restriction * \$2,501 minimum amount financed * Job Letters OK**
*** No year restriction * ITIN ok * Available 7 days a week * Branded title considered at lower LTV's * No Minimum Fico**

	FTB / EQUITY PROGRAM	ACT STANDARD PROGRAM	ACT STANDARD + PROGRAM	ACT PREMIER PROGRAM	ACT PREMIER + PROGRAM
Max LTV (includes mileage add -Lending KBB)	80% Used / New 70%	100% Used / New 80%	110% Used / New 90%	115% Used / New 100%	120% Used / New 105%
Max Amount Financed	\$8,000	\$10,000	\$15,000	\$20,000	\$30,000
APR % (Simple Interest Contracts only)	24.95%	24.95%	24.95%	18.95% -20.95%	12.95% -18.95%
Minimum Income	\$1,200	\$1,500	\$1,800	\$1,800	\$2,000
Max Payment to Income	20%	20%	20%	20%	20%
Max Debt to Income	45%	45%	45%	45%	45%
Discount	8% (\$695 minimum)	7% (\$695 minimum)	6% (\$695 minimum)	5% (\$695 minimum)	4% (\$695 minimum)
GPS fee (must be installed prior to funding)	\$100	\$100	\$100	\$100	\$100
Max Term	36 months	48 months	60 Months	72 Month *See chart for details	72 Month *See chart for details
Down Payment (New car rebates excluded)	30% of selling price	20% of selling price	20% of selling price or \$2,000 min. whichever is less	20% of selling price or \$1,500 min. whichever is less	10% of selling price or \$1,000 min. whichever is less.
Recent Auto History / Credit Qualification	*All derog OK * No credit OK	*Must have at least 3 positive credit trade lines	*Must have prior comp auto with no derog in the last 12 months	*Must have prior comp auto with no derog in the last 18 months & no other current derog.	*Must have prior comp auto with no derog in the last 24 months & no other derog in last 12 months

Amount Financed	Max Term**
Up to \$5,000	24 months
\$5,001 - \$8,000	36 months
\$8,001 - \$15,000	48 months
\$15,001 - \$18,000	60 months
\$18,001 - +	72 months (New or 1 yr old model max)
	66 months @ additional \$195 fee 72 months @ additional \$295 fee

Mail funding packages to:

ACT Finance
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Camarillo, CA 93010

* High mileage/older vehicles consider at shorter terms.

GAP Advance	
Amount Finance	
\$2,501-\$5,000	\$595
\$5,001-\$10,000	\$695
\$10,001-\$15,000	\$795
\$15,001 +	\$895

*ACT Finance reserves the right to modify these terms & conditions at any time, without prior notice.

* ACT Finance must be listed on insurance as loss payee with a max \$500 deductible prior to funding

* No payment due dates on the 29th, 30th or 31st of the month

* Ok to use trade equity up to 50% of down payment but trade must be registered in buyers name (copy of current registration required) / Deferred down payments acceptable on contract but must be paid prior to funding.

* The terms & conditions stated above are for informational purposes only. All deals are reviewed on a case by case basis.

* Service contracts & accessories acceptable as long as LTV within program guidelines, no additional advance.

* First payment default buy back applies to all programs. *Dealer agreement must be signed prior to funding first loan

Click applications to us on Dealertrack, RouteOne, fax to (805) 880-8960, or email to info@act4cash.com
Gabriel Ulloa (805) 844-4823 - Cell or Zack S. (805) 698-2279 - Cell