



# ACT FINANCE DEALER PURCHASE PROGRAMS

## Lienholder Information

**ELT# HMA  
ACT FIN**  
916 W. Ventura Blvd Ste 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  
\* \$35,000 Max Amount Financed**

	FTB / EQUITY	ACT STANDARD PROGRAM	ACT STANDARD + PROGRAM	ACT PREMIER PROGRAM	ACT PREMIER + PROGRAM
<b>Max LTV (includes mileage add -Lending KBB)</b>	Used/New: 80-100%	110% Used / New 100%	115% Used / New 100%	120% Used / New 100%	125% Used / New 110%
<b>Max Amount Financed</b>	\$10,000	\$12,000	\$15,000	\$25,000	\$35,000
<b>APR % (Simple Interest Contracts only)</b>	24.95%	21.95% - 24.95%	19.95% - 21.95%	18.95% - 20.95%	15.95% - 18.95%
<b>Minimum Income</b>	\$1,200	\$1,500	\$1,800	\$1,800	\$2,000
<b>Max Payment to Income</b>	20%	20%	20%	20%	20%
<b>Max Debt to Income</b>	45%	45%	45%	45%	45%
<b>Discount</b>	8% (\$795 minimum)	8% (\$795 minimum)	7% (\$795 minimum)	6% (\$795 minimum)	5% (\$795 minimum)
<b>GPS fee (must be installed prior to funding)</b>	\$100	\$100	\$100	\$100	\$100
<b>Max Term</b>	42 months	48 months	60 Months	72 Month *See chart for details	72 Month *See chart for details
<b>Down Payment (New car rebates excluded)</b>	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.
<b>Recent Auto History / Credit Qualification</b>	*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 3 yr old model max)

**VEHICLE SERVICE CONTRACT**

**Dealer Loyalty Protection**  
<https://dlp.tecassured.com>  
 Log in: Act-Dealers  
 Password: Loans2023

**Max Retail Advance: Dealer Cost + \$500**  
\*VSC must be at least half the term of contract.

GAP
Max \$795 (72 months), \$695 (60 months) or 4% of the amount financed (whichever is less)
Up to 60 months, Dealer cost: \$275
61 to 72 months, Dealer cost: \$315
***Amount financed can not exceed 135% of lending KKB value

\*ACT Finance reserves the right to modify these terms & conditions at any time, without prior notice. \* The terms & conditions stated above are for informational purposes only. All deals are reviewed on a case by case basis.  
 \* ACT Finance must be listed on insurance as loss payee with a max \$500 deductible prior to funding \* Service contracts & accessories acceptable as long as LTV within program guidelines, no additional advance.  
 \* No payment due dates on the 29th, 30th or 31st of the month \* First payment default buy back applies to all programs. \* Dealer agreement must be signed prior to funding first loan  
 \* High mileage/older vehicles consider at shorter terms.  
 \* 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.

**Click applications to us on Dealertrack, RouteOne, fax to (805) 880-8960, or email to [info@act4cash.com](mailto:info@act4cash.com)**

**Gabriel Ulloa (805) 844-4823 - Cell or Zach S. (805) 698-2279 - Cell**