



Allied Acceptance Corporation



Rey Escutia
Sandra Rose

Dealer Program Managers **Office: 559-324-6370** **F**

Approval is subject to vehicle qualifying as "AutoCheck Assured" Approvals Good For 30 Days

Zero or Low Discount Program	Doc. Fee \$100
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Credit Score	No Min	Dealer can negotiate UG, Reserve, Discount or other type exception.
Purchase Rates	19.99 and negotiable	Negotiable
LTV Front-With Backend	100%-150%*	Negotiable
Max Year/Miles	10 Year or Newer AND Less Than 125K miles	
Guide Used for LTV	MMR (either above, average or below)	KBB Wholesale/Auction Values

Term//Miles Criteria	72 Months - \$20,000 Min Fin -- Max Miles 24K 60 Months - \$10,000 Min Fin -- Max Miles 75K 48 Months Term- \$5,000 Min Finance -- Max Miles 95K 36 Months Term- \$5,000 Min Finance -- Max Miles 110K 24 Months Term- \$ 5,000 Min Finance -- Max Miles 125K
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Job / Res. DI/PI	2 Years with W-2 3 Years for Self Employed or 1099 Max DI-PI (Gross) 25%-45% Min \$1500 income primary applicant, additional or secondary income must verify min. 1 year
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Ineligible Vehicles	Miles over 125K , vehicles 10 years or older, Straw purchases, all branded titles including salvage titles, lemon law or gray market vehicles, taxis, commercial use vehicles.
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Back-End Guideline	Warranty max (lesser of 20% or \$3000) - min 1/2 loan term, GAP max \$795, PowerTrain Max \$1000
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Prior Bankrupt	No multiple repossessions or bankruptcies
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Standard Requirements	Application information must verify at time of funding - Valid driver's license - Proof of insurance- POR- POI (1 year tax returns plus 4 months bank statements for Self-Employed). Minimum 4 References. Additional information may be needed for deals with exceptions.
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Advance Limits	Amount of Advance will be determined by customer's credit history, stability, ability to pay, age, make, and mileage of vehicle as well as deal structure. Discount and Reserves are negotiable!
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Reserves & Discounts	Difference over advance amount will be placed in *Reserve*. Reserve will be paid back to dealer on quarterly installment basis at the same percentage rate that the Principal loan balance is reduced in the same quarter. Discounts may be used instead of Reserves, or a combination of both.
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Max Auto Loans	Max Auto loans 1(one) individual credit 2(two) joint credit- Exceptions may be allowed.
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Min Down	Greater of \$2000 or 15%
Special Notes	1st Time Buyers, 1 BK- is ok. Call us to beat your best offer!
* LTV NOTE:	For Certain low quality vehicles, LTV Advance may be reduced.
Title Rule	30 days' cap for 2 outstanding title floats . Validated Registration required prior to funding.

Date Published 01/01/2024- Rates are subject to change without prior notice.

All information must verify at time of funding.