



NATIONAL MOTOR VEHICLE FINANCE PROGRAM

www.autounderwriter.com

Effective: January 1, 2004

Qualification	Tier 1			Tier 2			Tier 3			Tier 4		
Credit Quality	Satisfactory or Paid Auto Credit / No Derogatory Credit in 12 mos.			Minimum \$3000 High Credit / No Derogatory Credit in 12 mos.			Minimum \$300 High Credit No Derogatory Credit in 12mos.			No Derogatory Credit in 6 mos.		
Empirica98 Credit Score	640 +			639-600			599-550			549-500		
Max. Advance – Kelly Wholesale (-10% w/o war.)	130%			130%			125%			120%		
Maximum Amt. Financed: Total advance includes Tax, Title, License, LAH, Doc fees and Service Contract	Maximum Amount Financed \$25,000.00			Maximum Amount Financed \$20,000.00			Maximum Amount Financed \$15,000.00			Maximum Amount Financed \$11,000.00		
Min. Down Payment	Greater > of 10% or \$1000.00			Greater > of 10% or \$1000.00			Greater > of 10% or \$1000.00			Greater > of 10% or \$1000.00		
Participation-50% of points	Up to 2%			Up to 2%			0%			0%		
Transaction Fee	\$195.00			\$195.00			\$195.00			\$195.00		
Discount – From amount financed	\$295.00			\$295.00			\$9000K - \$15K	\$895.00	\$8001 - \$11K	\$995.00		
							\$6000 - \$8999	\$695.00	\$5001 - \$8000	\$795.00		
							\$5999 below	\$495.00	\$5000 below	\$695.00		
Residence	6 mos. at current address and minimum 2 yrs in area			6 mos. at current address and minimum 2 yrs in area			6mos. at current address and minimum 2 yrs in area			6 mos. at current address and minimum 2 yrs in area		
Employment	6 mos. at current job and minimum 2 yrs same field			6 mos. at current job and minimum 2 yrs same field			6 mos. at current job and minimum 2 yrs same field			6 mos. at current job and minimum 2 yrs same field		
Min. Gross Monthly Income	\$2000.00			\$2000.00			\$1800.00			\$1800.00		
Max. Debt Ratio	50%			50%			45%			45%		
Max. Service Contract Advance and Terms	24 Months - \$1500 36 Months - \$2000			24 Months - \$1500 36 Months - \$2000			24 Months - \$1500 36 Months - \$2000			24 Months - \$1100 36 Months - \$1500		
Maximum Mileage *	80,000			80,000			90,000			90,000		
Max. Payment Percentage / Gross Income	15%			15%			15% Max. Payment of \$475.00/mo.			15% Max. Payment of \$340.00/mo.		
Add-on Rates	See Below			See Below			See Below			See Below		
Year	Months	Add-on	APR	Months	Add-on	APR	Months	Add-on	APR	Months	Add-on	APR
2004	60	7.75	13.72	60	8.25	14.52	60	9.50	16.50	48	12.00	20.75
03	60	7.75	13.72	60	8.25	14.52	60	9.50	16.50	48	12.00	20.75
02	60	8.25	14.52	60	8.50	14.92	48	9.50	16.80	48	12.00	20.75
01	54	8.50	15.05	54	9.00	15.85	48	9.50	16.80	42	12.00	20.98
00	48	8.50	15.17	48	9.00	15.99	42	10.00	17.76	42	12.00	20.98
99	48	8.50	15.17	48	9.00	15.99	42	10.00	17.76	36	12.00	21.20
98	36	8.50	15.40	36	9.50	17.08	36	10.50	18.74	36	12.00	21.20
97	36	8.50	15.40	36	9.50	16.94	30	10.75	19.32	30	12.00	21.40
96	36	9.50	16.94	36	10.25	18.33	30	11.50	20.57	30	12.00	21.40

* ALL CONTRACTS BELOW \$5,000: MAX TERM 24 MONTHS; MIN. RATE OF 28.95%; WRITTEN ON SIMPLE INTEREST CONTRACTS ONLY

* MAX. MILEAGE ON ALL 60 & 54 MONTH TERMS – 30,000

* HYUNDAI, KIA, FORD TAURUS & CONTOUR, MERCURY SABLE, MYSTIQUE, DODGE NEON, SUZUKI, CHEVY METRO – MAX ADVANCE 100% OF KELLY

* DIAHATSU, DAEWOO & JAGUAR ARE NOT ELIGIBLE FOR THIS PROGRAM

* DEALERSHIP EMPLOYEES NOT ELIGIBLE FOR THIS PROGRAM