

INDEPENDENT AUTOMOTIVE DEALER FINANCE PROGRAM GUIDELINES

PROGRAM HIGHLIGHTS	
FICO	Minimum 475
INCOME	Minimum \$2,000
PTI	Maximum 15%
LTV	Up to 165%
TERM	Up to 54 months
VEHICLES	Model year 2011 and newer
DOWN PAYMENT	Minimum 10%
MAX AMOUNT FINANCED	\$20,000
MIN AMOUNT FINANCED	\$7,500

PROGRAM FEATURES	
<p>Lot2you Finance has developed creative solutions for everyone's situation allowing flexibility and personal attention to each customer's auto buying experience. We do our own underwriting locally. This allows us to finance the same customers that have been turned down by other lenders.</p>	
<ul style="list-style-type: none"> • 1099 Employees (Bank statements needed for POI) • Minimum 475 Credit Score • Self Employed (Bank statements needed for POI) • GPS units required on low credit score • Second Auto (2 borrowers) • Bankruptcy OK (Discharged with no derog after) • Repos and Foreclosures OK (Must be 12 months old) • ITIN OK • Min 3 months job time (current) with 2-year history • Min 3 months residence (current) 	

HOURS OF OPERATION	
Monday - Friday:	9:00 AM - 9:00 PM
Saturday:	9:30 AM - 3:30 PM
Sunday:	CLOSED

CALL / TEXT	FAX
1-888-855-8258	(512) 532-0676

EMAIL	DEALER PORTAL
INFO@LOT2YOU.COM	https://dealer.lot2youfinance.com/portal/

FUNDING ADDRESS / TITLE REGISTRATION
<p>Lot2You Finance 9111 Jollyville Road Suite 245 Austin, TX 78759</p>

TERM MILEAGE	
MAX TERM	VEHICLE MILEAGE
54 Months	0 - 75,000 miles
48 Months	75,001 - 90,000 miles
42 Months	90,001 - 125,000 miles

VEHICLE EXCLUSIONS
<ul style="list-style-type: none"> • High End Makes: Mercedes, Audi, Range Rover, etc. • Discontinued Brands: Saturn, Pontiac, Daewoo, etc.

STIPULATIONS
<p>Please note that stipulations are based on Analyst decision and will be noted on the call back sheet</p> <ul style="list-style-type: none"> • ID's accepted - Valid Driver's license, State ID Card, Military ID, or Passport (No fees charged for alternate ID) • Proof of Income (YTD Paystub or 3 month bank statements) • Proof of Residence (Utility bill, phone bill, cell phone bill (within 30 days of contract date) • Complete Credit Application • Landlord / Mortgage Information • 6 Complete References

COLLATERAL
<ul style="list-style-type: none"> • Eligible Vehicles: Non-commercial cars, trucks, vans, and SUVs. Personal use only. • Trucks greater than 1/2 ton (3/4 ton & 1 ton) will be considered on a case by case basis. • No branded/salvaged titles, TMU, lemon law, flood damage, or gray market vehicles. • Purchase terms are determined by Lot2You Finance.

INSURANCE ADDRESS AND REQUIREMENTS	
<ul style="list-style-type: none"> • 6 Months Comp / Collision • Max Deductible \$750 • Cannot be a restricted driver 	<p>Loss Payee: Lot2You Finance 9111 Jollyville Road Suite 245 Austin, TX 78759</p>

Lot2You Finance is now on RouteOne and Dealertrack. Please include your ID when completing Dealer Registration Packet or contact us directly to complete registration.