• NO BEACON SCORE! • OPEN CHAPTER 7&13 BK's! • 90 DAYS ON THE JOB! • MILEAGE UP TO 110K!	LGM AUTO FINANCE	• AS LOW AS $750.00 DOWN! • UP TO 66 MONTH TERMS! • INCOME AS LOW AS $1600.00! • HIGH COMMISSIONS ON GAP & VSC!

Financing Criteria	A-Tier	B-Tier	C-Tier
Minimum Down Payment (Cash or Trade)	$750.00	$1,000.00	$1,000.00
Interest Rate	24.90%	24.90%	24.90%
Standard Fee	12.00%	20.00%	25.00%
NVP Vehicle Service Contract (Dealer Commission: $600)	$1,900.00	$1,900.00	$1,900.00
NVP GAP (Dealer Commission $200)	$600.00	$600.00	$600.00
Max Amount Financed (plus NVP VSC GAP)	$18,000.00	$15,000.00	$11,000.00
Max Amount Financed (with NVP, VSC, and GAP) Amount financed before VSC and GAP cannot exceed the following % of NADA clean trade plus or minus transmission, mileage and 4x4. No other options +/- are considered.	135%	150%	160%
Oldest Vehicle Year	2006	2006	2006
Max Mileage	110,000	110,000	110,000
Max Term Months (Add 6 months when with VSC and GAP)	60 (66)	54 (60)	48 (54)
Max Term Bi-Weekly (Add 13 bi-wk. when with VSC and GAP)	130 (143)	117 (130)	104 (117)
Minimum Time of Job	12	9	6
Minimum Time at Residence	6	9	6
Minimum Gross Income Per Month - Max 20% PTI/DTI 60%	$2,200	$1,850	$1,600
2006 - 2014 ~ <110K Miles	48	42	36
2008 - 2014 ~ <95K Miles	54	48	42
2010 - 2014 ~ <85K Miles	60	54	48

5755 Granger Road, Suite 777 . Independence OH 44131 •
www.LGMautoFinance.com
Call: 216-487-6165 or Fax: 440-348-2330