



NATIONAL AUTO ACCEPTANCE CORP PROGRAM SUMMARY

- **NO RISK**, we will fund up to 3 deals before any contract needs signed.
- **FAST FUNDING**, get your money in 2 to 3 days!
- **NO RECOURSE.**
- **FINANCING AMOUNTS FROM \$5,000 TO \$16,999.**

RATE SHEET

Interest Rate Requirements

19.99% Last 21 months of good auto credit with no derog auto credit in last 4 yrs.

BK's discharged at least 4 yrs (dismissed BK's not eligible)

22.99% all others

24.49% First time buyers, Last auto credit derog, Excessive derog credit vs. good credit

MAX ADVANCE & TERM

A Tier

7 yr and newer AND under 95k miles

120% NADA clean trade +++++

B Tier

8 - 10 yr old OR over 95k miles

110% NADA clean trade +++++

Max term

Mileage

66 month	50,000 and under
60 month	50,001 - 60,000
54 month	60,001 - 70,000
48 month	70,001 - 80,000
42 month	80,001 - 90,000
36 month	90,001 - 95,000

Max term

Mileage

54 month	50,000 and under
48 month	50,001 - 75,000
42 month	75,001 - 90,000
36 month	90,001 - 115,000
30 month	115,001 - 129,999

ACQUISITION FEE—4% - 8% of amount financed (less backend products)

BACKEND PRODUCTS—Only advance funds on the NAAC Vehicle Service Contract/GAP.
Dealer can make \$500 on VSC and \$329 on GAP

DOWN PAYMENTS—\$700 min cash/equivalent trade equity (NADA trade), titled in applicants name > 3 months. First time buyers and last derog auto credit on a case-by-case basis

CREDIT REQUIREMENTS

- Credit bureau score not a factor!
- Medical bills and student loans not a factor!
- Residence-Prefer 6 months minimum at current residence with 3 years in the area.
- Employment-6 months minimum, prefer 1 year at current employer or 3 years at previous employer.
- Income-1,800 gross monthly.
- Self-Employed and 1099: case by case basis.
- No open bankruptcies or CCC.

**SEND OVER AN APPLICATION VIA
DEALERTRACK, ROUTEONE OR FAX.**

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