

Reliable Auto Finance

Michigan, Indiana & Ohio Program Guidelines

| | <u>Job and Residence Time</u> | <u>Income Requirements</u> | <u>Credit History</u> | <u>Oldest Model Year</u> | <u>Max Mileage on Vehicle</u> | <u>Interest Rate</u> | <u>Max Payment without VSC & GAP</u> | <u>NADA Midwest Clean Trade-In, Adjusted for Mileage ONLY. No Add-Ons.</u> | <u>MAX Amount to Finance (including Tax, Title and License, plus Service Contract and/or GAP)</u> | <u>Dealer Proceeds Amount to Finance (excluding Service Contract and GAP) minus Discount</u> |
|------------------|-------------------------------|--|--|--------------------------|--|---|--|--|---|--|
| 27 Month Program | 3 Months | \$1,800/Month | No Sub-Prime repos in last 24 months | 2002* | 150,000* | 25.00% - MI 25.00% - IN 24.99% - OH | \$325* | N/A | N/A | 40% Discount |
| 36 Month Program | 3 Months | \$1,800/Month | | 2004* | 135,000* | | \$325* | | | 35% Discount |
| 42 Month Program | 3 Months | \$2,200/Month | | 2005* | 120,000* | | \$370* | | | 32% Discount |
| 48 Month Program | 1 Year | \$2,200/Month | No Repos in last 12 mo <u>AND</u> No Sub-Prime repos in last 24 mo | 2006* | 110,000* | | \$400* | \$6,000 - \$7,999 | 145% of Clean Trade adj. for Miles. No Adds. | 24% Discount |
| | | | | | | | | \$8,000 - \$9,999 | 135% of Clean Trade adj. for Miles. No Adds. | 19% Discount |
| | | | | \$10,000 + | 130% of Clean Trade adj. for Miles. No Adds. | | 17% Discount | | | |
| 60 Month Program | | | | 2007* | 90,000* | | \$400* | \$6,000 - \$7,999 | 145% of Clean Trade adj. for Miles. No Adds. | 22% Discount |
| | \$8,000 - \$9,999 | 135% of Clean Trade adj. for Miles. No Adds. | 17% Discount | | | | | | | |
| | | | | | | | \$10,000 + | 130% of Clean Trade adj. for Miles. No Adds. | 15% Discount | |

Service Contract Options

Preferred 12mth/12,000mi
Preferred 24mth/24,000mi
Preferred 36mth/36,000mi

Max Miles at Delivery

150,000
100,000
80,000

Contract Price

\$1,295
\$1,595
\$1,795

Dealer Commission

\$300
\$350
\$400

Gap Program

Automotive Warranty Services

N/A

\$495

\$100

NOTE: GAP AND/OR SERVICE CONTRACT CAN INCREASE THE MAX PAYMENT LISTED ABOVE

NOTE: ADD 3 MONTHS TO TERM IF SERVICE CONTRACT AND GAP ARE BOTH SOLD ON THE SAME LOAN

NOTE:

Reliable will NOT finance any other back-end products

GPS/Starter interrupt device REQUIRED on all contracts

See our Excluded Vehicle List for vehicles that we will not finance

* Please contact Reliable for exceptions on year, mileage or max payment
616-245-4465 or 800-814-9294

Dealer Portal

Website: www.ReliableAutoFinance.com
Password: ds1029

Lienholder Address

Reliable Auto Finance
P.O Box 9700
Wyoming MI, 49509

Insurance Address

Reliable Auto Finance
P.O Box 25934
Overland Park KS, 66225

Lending Fax Number: (877) 545-5978