



# Classic Car Rate Sheet

Program:				
Min FICO:	750	700	600	575
Min Good Credit Tradelines (open or paid):	3	3	3	3
Max Amount Financed:	\$50k	\$50k	\$50k	\$50k
Max Amount Financed to Monthly Income:	7.0	7.0	7.0	7.0
Max Term (months):	72	72	72	72
Used Vehicle Rates:	7.99%-14.99%	7.99%-18.99%	8.99%-23.99%	9.99%-Usury
Min Down Payment:	10%	10%	10%	10%
Max Front-End LTV*:	100%	95%	92.5%	90%
Max Backend Products:	\$0	\$0	\$0	\$0
Max Open Autos:	2	1	1	0

## Westlake Policies

<b>Bankruptcy</b>	Discharged Bankruptcies accepted.
<b>Repossessions</b>	Accepted. Customer with previous Westlake, Wilshire Consumer Credit, or Western Funding repossessions not accepted.
<b>Contracts</b>	Simple interest arbitration contracts only. Contracts sent to Westlake 21+ days past approval date will be returned to dealer and requires dealer to resubmit deal with new approval.
<b>Lender Fees</b>	Acquisition fee of \$100 on each funded loan. Additional Lender Discount may apply based on risk, refer to BuyProgram approval terms.
<b>Open Autos/Powersports Tradelines</b>	Existing Open Auto/RV/Marine/Powersports tradelines may be accepted. Follow individual deal approval terms or trade in/show payoff prior to funding.

## Program Guidelines

Additional Westlake policies are listed on Westlake's Program Guidelines located on [DealerCenter.com](http://DealerCenter.com)

## Did you know?

- ✓ No min job time
- ✓ No min residence time
- ✓ Funding average under 2 days
- ✓ Same day funding and eContracting available

### Send Funding Packages: FedEx

Westlake Financial Services  
4054 Willow Lake Blvd Suite 2083  
Memphis, TN 38153

### All Other Couriers:

Westlake Financial  
Suite #2083  
4054 Willow Lake Blvd  
Memphis, TN 38153

### Lien Holder Info:

Westlake Financial Services  
PO Box 997592  
Sacramento, CA 95899  
Fax: 877-854-5682  
Westlake\_Titles@westlakefinancial.com

### Insurance:

Westlake Financial Services  
PO Box 76809  
Los Angeles, CA 90076-0809

### Dealer Support: 888-893-7937

### Sales Representative:

[rep full name]  
[rep phone #]  
[rep e-mail]

All deals MUST meet Westlake Policies (for full details see Westlake Policies and/or program guidelines). \*Note: LTV limits vary based on customer credit history and other factors. Warranty depends on vehicle price. Rates, GAP, PTI/DTI and other program limits are subject to regulatory limits.