

# A Custom Enterprise Program Built Just For You!



## Finance Any Customer Who Walks Onto Your Lot

- ✓ 24/7/365 Instant Approvals
- ✓ All FICOs from 0 to Prime
- ✓ Any mileage and vehicle age
- ✓ Terms up to 72 months
- ✓ Rates as low as 1.99%

*\* No prior Westlake Financial repos*



Westlake Financial Services®





***Your full spectrum lender!SM***

## Enterprise Rate Sheet March 2019



Program:	600 + FICO	0-599 FICO
PTI:	No Max	No Max
Income:	No Min	No Min
Bureau Time:	No Min	No Min
Max Term:	72	72
Rates:	4.49% - 20.99%	Up to max State usury
Min Down Payment:	\$750	\$750
Max LTV ++:	130%	130%
Min Discount:	\$295	\$295
Vehicle Age	No Max	No Max

### Westlake Buys The "NO"s!

- ✓ No recourse
- ✓ No min FICO
- ✓ No min income
- ✓ No min job time
- ✓ No min residence time
- ✓ No max miles
- ✓ No min amount financed
- ✓ Repos & Open BK's .... Yes

### Rehash Your Deal!



#### Maximize Profit On Deals:

- Click Westlake in DealerTrack on every non-Prime approval
- We have no look to book!
- Use the "Click Here To Rehash Deal" button to quickly maximize your gross with small adjustments

### Westlake Policies

<b>Bankruptcy</b>	Dismissed and open Bankruptcies accepted. Open must be pre-approved.
<b>Repossessions</b>	Yes. Customer with Westlake or Wilshire Consumer Credit repossessions not accepted
<b>Contracts</b>	Simple interest only. Contracts sent to Westlake 21+ days past contract date result will be returned and must be re-contract.
<b>Dealer Participation</b>	Up to 2% on Gold and Platinum programs only with No Chargebacks
<b>Acquisitions Fees</b>	A non-refundable acquisitions fee may be assessed for each loan based on credit quality.
<b>Ineligible Vehicles</b>	Branded Title Program qualifies

#### Send Contracts To:

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

1-(888)-8-YES-YES

#### Titles Submission Info:

Westlake Financial Services  
Po Box 997592  
Sacramento, CA 95899  
Fax: 877-854-5682  
[Westlake\\_Titles@westlakefinancial.com](mailto:Westlake_Titles@westlakefinancial.com)





**Your full spectrum lender!<sup>SM</sup>**

**Enterprise Rate Sheet  
March 2019**



## Backend Limits

Price	Warranty Limit	Gap limit	Backend Limit
\$0 - \$9,999:	\$2,250	\$800	\$3,050
\$10,000 - \$14,999	\$2,500	\$800	\$3,300
\$15,000 - \$19,999	\$2,750	\$800	\$3,500
\$20,000 - \$24,999	\$3,000	\$800	\$3,500
\$25,000 +	\$3,000	\$800	\$3,500

## Dealer Participation

### Dealer Participation

- Add up to 2% to any 600+ FICO deal
- Enterprise receives 65% of the increased finance charge on the deal.
- No chargebacks

**Rehash Your Deal!**



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### Westlake Policies

#### Warranties

Max Warranty \$3,000. Warranty limits are determined by price. See chart for details.

#### Gap

Max Gap \$800.

#### Backend Limits

Max Backend is \$3,500. Backend limits are based on price. See chart for details. No additional fees for backend below \$1,500

#### Dealer Participation

Up to 2% on Gold and Platinum programs only (600+ FICOs) with No Chargebacks

#### Ineligible Vehicles

Branded Title Program

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