

# Powersports Rate Sheet

July 2024

Program:				
<b>Max Amount Financed:</b>	No Cap	No Cap	No Cap	No Cap
<b>Max Payment to Income (PTI):</b>	20%	20%	20%	20%
<b>Min Payment:</b>	\$250	\$250	\$250	\$250
<b>Max Term:</b>	63	63	63	60
<b>Min Income:</b>	\$1,000	\$1,000	\$1,300	\$1,500
<b>Vehicle Rates:</b>	6.99%-19.90%	6.99%-19.90%	7.99%-23.99%	10.99%-Usury Rate
<b>Min Down Payment:</b>	10%	10%	10%	10%
<b>Max Front-End LTV*:</b>	130%	126%	122%	105%
<b>Max Backend Product:</b>	\$1,500	\$1,500	\$1,500	\$1,500

## 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 Buy Program approval terms.
<b>Open Autos/Powersports Tradelines</b>	Existing Open Auto or Open 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](https://www.westlakefinancial.com/dealercenter)

## Did you know?

- ✓ No min credit score
- ✓ No min job time
- ✓ No min residence time
- ✓ Max term 63
- ✓ Funding average under 2 days
- ✓ Same day funding and eContracting available

### Send Funding Packages:

#### FedEx

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

### All Other Couriers:

Westlake Financial  
Suite #2083  
4054 Willow Lake Blvd  
Memphis, TN 38118

### 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:

Name:  
Phone:  
Email: