

# 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 4.49%*

*\* No prior Westlake Financial repos*



Westlake Financial Services®





**Your full spectrum lender!SM**

**Enterprise Rate Sheet  
June 2019**



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

**Refresh 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 Refresh 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  
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### 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

**Refresh 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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