



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

Hertz Car Sales Program Rate Sheet  
June 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% - 19.49%	19.99% - Usury
Min Down Payment:	\$750	\$750
Max LTV ++:	130%	130%
Min Discount:	\$195	\$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:

- Submit to Westlake in Dealertrack or Route One for an approval  
**We have no look to book!**
- Use the "Click Here To Rehash Deal" button to quickly maximize your gross with small adjustments

<b>Westlake Policies</b>	<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 in \$300 fee. If sent after 30+ days or within 5 days of payment due, you must re-contract.
	<b>Dealer Participation</b>	Up to 2% on Gold and Platinum programs
	<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

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





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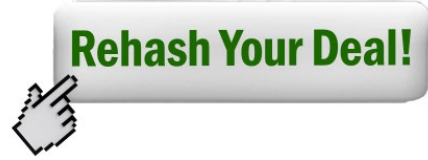
### Backend Limits

Book Value	Warranty Limit	Gap limit	Backend Limit
\$0 - \$9,999:	\$2,000	\$895	\$2,895
\$10,000 - \$14,999	\$2,250	\$895	\$3,145
\$15,000 - \$19,999	\$2,500	\$895	\$3,395
\$20,000 - \$24,999	\$2,750	\$895	\$3,500
\$25,000 +	\$3,000	\$895	\$3,500

### Dealer Participation

**Dealer Participation**

- Add up to 2% to any 600+ FICO deal
- Hertz receives 75% of the increased finance charge on the deal.
- No chargebacks



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<b>Westlake Policies</b>	<b>Warranties</b>	Max Warranty \$3,000. Warranty limits are determined by vehicle book value. See chart for details.
	<b>Gap</b>	Max Gap \$895.
	<b>Backend Limits</b>	Max Backend is \$3,500. Backend limits are based on vehicle book value. See chart for details. No additional fees for backend below \$1,000
	<b>Dealer Participation</b>	Up to 2% on Gold and Platinum programs only (600+ FICOs)
	<b>Ineligible Vehicles</b>	Branded Title Program

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