



10100 Brecksville Road
Brecksville, Ohio 44141
P: 800-896-1897/F: 855-746-1899

OHIO STANDARD RATE PROGRAM
Effective 01-01-16

NEW 2016 RATE CHART

<u>MODEL YEAR</u>	<u>0% RESERVE</u>	<u>2% RESERVE</u>	<u>3% RESERVE</u>
NEW			
2016 – 2015	14.74%	15.74%	16.74%
2014 – 2013			
2012 – 2011	16.25%	17.25%	18.25%
2010 – 2009	19.74%	20.74%	21.74%
2008 & OLDER	21.25%	22.25%	NOT ELIGIBLE

NEW 2016 TERM CHART

	<u>TERM</u>	<u>MILEAGE</u>
ALL Vehicles with <u>Loan Amount UNDER \$10K</u>	66 MOS	UP TO 75,000
	60 MOS	75,001 TO 100,000
	48 MOS	100,000+
Used Vehicles with <u>Loan Amount OVER \$10K</u>	<u>TERM</u>	<u>MILEAGE</u>
	72 MOS	UP TO 75,000
	60 MOS	75,001 TO 100,000
	48 MOS	100,000+

MVA Assignment Fee is \$95.00

MAX Service Warranty Cost: 24 Month Minimum	\$2,000
MAX <u>4X4 Vehicle</u> Service Warranty Cost:	\$2,500
MAX GAP Coverage Cost:	\$800



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OHIO ELITE RATE PROGRAM

Effective 01-01-16

- ❖ **MINIMUM TIME IN CREDIT BUREAU:** **5 YEARS**
- ❖ **HOMEOWNER/VERIFIABLE RENTER:** **2 YEARS**
(May be waived if current mortgage appears in the Borrower's credit bureau report)
- ❖ **CURRENT EMPLOYMENT:** **2 YEARS**
(Must be continuous employment or no more than a 30-day gap in the same field)
- ❖ **MINIMUM INCOME:** **\$2,500**
(No proof of income required unless requested by Underwriter)
- ❖ **NO BANKRUPTCY IN LAST:** **2 YEARS**
- ❖ **NO INSTALLMENT OR MORTGAGE DEROGS FOR:** **1 YEAR**
- ❖ **\$5,000 MINIMUM INSTALLMENT LOAN IN BUREAU**
- ❖ **NO CURRENT DELINQUENCY IN BUREAU**
- ❖ DOWNPAYMENT MAY BE AS LOW AS \$0 DOWN

RATE AND TERM CHART FOR THE "ELITE" PROGRAM

0% RESERVE

9.99%

1% RESERVE

11.99%

2% RESERVE

12.99%

3% RESERVE

13.99%

Used Vehicles with
Loan Amount UNDER \$10K

TERM

66 MOS
60 MOS
48 MOS

MILEAGE

UP TO 75,000
75,001 TO 100,000
100,000+

Used Vehicles with
Loan Amount OVER \$10K

TERM

72 MOS
60 MOS
48 MOS

MILEAGE

UP TO 75,000
75,001 TO 100,000
100,000+

MVA Assignment Fee is \$95.00

MAX Service Warranty Cost: **\$2,000**
24 Month Minimum

MAX 4X4 Vehicle Service Warranty Cost: **\$2,500**

MAX GAP Coverage Cost: **\$800**