



MASSACHUSETTS DEALER PROGRAM



	PROGRAM	FUNDING REQUIREMENTS
FIXED RATE	20.49% Not to exceed state usury limit	PROOF OF INCOME PROOF OF RESIDENCE* 5 REFERENCES (name, address, phone #, relationship) FULL COVERAGE INSURANCE NOTICE TO CO-SIGNER ON ALL CO-SIGNED DEALS ADDITIONAL STIPS MAY BE REQUIRED AS NOTED ON APPROVALS NO DEFERRED DOWN PAYMENTS
BANK FEE	\$399	
EMPLOYMENT	MINIMUM <u>2 YEARS</u> VERIFIABLE EMPLOYMENT HISTORY	
VEHICLE MILEAGE	Maximum Vehicle Mileage 150,000**	
DOWN PAYMENT*	Sufficient to qualify for approved LTV (minimum of 1 payment)	
PAYMENT TO INCOME	13% of Gross Monthly Income	
	FINANCE PRODUCTS*	SCFC GUIDELINES
	First Extended Service Contract Lithia / DCH Lifetime Oil Program <i>Any finance products must be clearly stated on approval sheet including dollar amounts</i>	No rate markup, reserves, or flats Bankruptcies must be discharged Rate reduction may be applied to repeat customers No minimum credit score Sufficient down to establish equity

*indicates a change from previous rate sheet

CONTACT INFORMATION

Supervisor: Alyssa Juszczak

(541) 245-7034 or AJuszczak@socascades.com

Buyer: Beau Freiling

(541) 776-6854 or BFreiling@socascades.com

Buyer: John Hodge

(541) 245-7029 or JHodge@socascades.com

SCFC Director: Alex Allen

(541) 245-7001 or AAllen@socascades.com

Loan Funding: Courtney Geis

(541) 770-7475 or CGeis@socascades.com

Titles/GPS Units: Amanda Smith

(541)245-7050 or AmandaMSmith@socascades.com

(855) SCFC-NOW

DEALER BUSINESS CENTER - OPTION #3