

CONSUMER FINANCIAL SERVICES E-Z AUTO LOAN\$

10431 U.S. Hwy 19 Port Richey, FL 34668 Call: (727) 862-2944 Fax: (727) 862-2324

Click: www.cfsautoloans.com Email: cfsautoloans@gmail.com

PREMIUM LOAN PROGRAM - \$10,001.00 - \$15,000.00

Minimum 15% Down Payment (Cash or ACV on Trade)
Minimum Income \$2,500 Individual & \$3,900 Joint (Max DTI 55%)
Minimum of 1 Year Verifiable Local Residence (Matching FL License)
2 Years Verifiable Employment or History (Same for Self Employed)
No Repos or Charge Off Credit in File in the Last 12 Months

STANDARD LOAN PROGRAM - \$10,000.00 and Less

Minimum 10% Down Payment (Cash or ACV on Trade)
Minimum Income \$2,000 Individual & \$3,000 Joint (Less by Exception) / Max DTI 50%
Minimum 1 Year Verifiable Local Residence & 2 Year Employment History
No Repos or Charge Off Credit in File in the Last 9 Months

1ST TIME BUYERS PROGRAM - \$7,000.00 Maximum

Minimum 1 Year STEADY, Verifiable Employment (No Exceptions)
1st Time Buyers Do Not Have Any Verifiable Prior Auto Loans
* We accept Verifiable (Local) Buy Here-Pay Here Credit References *

Age of Vehicle	Mileage	Interest Rate %	Maximum Term
New – 2 Years	59,000	19.49%	60 Months
3 – 4 Years	99,000	24.99%	51 Months
5 Years Old +	125,000	27.99%	42 Months

** All Units Over 8 Years Old & 140K Miles Are Maxed At A 31 Month Term**

**Advance: 120% of Black Book / NADA Clean Wholesale Trade Value (+/- Miles)
\$2K Advance Over (verifiable) Auction Buy Slip (Bought from a Franchise Dealer)
50% of ROUGH Book Value on ALL European Vehicles**

**CFS GAP OK on ALL DEALS \$549.00 / \$250.00 (Comm.) & ADD 3 MO'S to TERM
A PRE-COMPUTED INTEREST CONTRACT (Rule of 78's) is Required on All Deals**

10% DEALER FEE ON ALL DEALS

**** CFS E-Z AUTO LOAN\$ will look at all common sense lending situations **
-Current/ Recent BK, Foreclosures, Self Employed & Hard to Prove Income-**