

# Nationwide Nevada

## 2010 Program Guidelines for Utah Dealers



### NO MILEAGE OR YEAR LIMITS

<u>YEAR</u>	<u>TERM</u>
2010 - 2008	60
2007 - 2006	54
2005	48
2004 and older vehicles based on wholesale value:	
\$ 7,500 and up	48
\$ 7,499 - \$ 6,000	42
\$ 5,999 - \$ 4,000	36
\$ 3,999 - \$ 3,000	30

### HIGHER ADVANCES

Up to 115% of book value + TT&L  
+ approved service contract  
+ GAP

### AMOUNT FINANCED

\$ 15,000 maximum  
\$ 3,000 minimum

### DOWN PAYMENT

Minimum 10% of selling price or \$1,000,  
whichever is greater. Minimum \$500 with  
trade-in. Subject to the deal's credit quality  
and collateral.

### SERVICE CONTRACTS

(PAID 100%)

12 months / 12,000 miles - \$ 1,500
24 months / 24,000 miles - \$ 1,800
36 months / 36,000 miles - \$ 2,000
48 months / 48,000 miles - \$ 2,000

See our website for approved service contract and gap providers

### GAP POLICIES

(PAID 100%)

Up to \$600 for full term of contract

### HOLDBACK & RESERVE

Holdbacks are individually negotiated.  
Reserves shall also be credited with  
finance charges above our minimum  
earnings rate.

### MINIMUM RATE

21% APR when amount financed is  $\geq$  \$ 9,000  
24% APR when amount financed is  $<$  \$ 9,000

### NO CREDIT SCORING

### NO PAYMENT RECOURSE

SUB-PRIME LENDERS SINCE 1954

Ph: 888.209.4447  
Fx: 888.677.0650

1920 E. Sahara Avenue  
Las Vegas, NV 89104  
www.nac-loans.com

Current and previous  
job length should total  
at least 1 1/2 years

•  
3 year income history  
required

•  
\$1,800 per month minimum  
income

•  
15% maximum payment to  
gross income

•  
50% maximum debt ratio

**Refunds / Cancellations of Service Contracts & GAP Policies** - In the event of cancellations, for any reason, including prepayment, customer request, repossession or charge-off, dealer is responsible for refunding the return premium and related commission to Nationwide in a timely manner.

**Credit Approvals** are subject to re-verification if we do not receive a contract within 35 days from approval.

**The Dealer Agreement** is the definitive agreement between us and defines the legal rights of both parties. A signed dealer agreement is required prior to funding.

**We do not discriminate against applicants residing on Indian reservations.**

**Nationwide reserves the right to change this document with 10 days notice.**

**UTAH CHECKLIST FOR FUNDING PACKAGE**

*Complete this form and submit with retail installment contract*

Customer Name: \_\_\_\_\_ Dealer: \_\_\_\_\_ Log # \_\_\_\_\_

- Need original and a copy of completed retail installment contract assigned by an authorized signer
- Copy of signed credit application
- Insurance verification required on unpaid balances over \$4,000
- Copy of front and back of customer's valid driver's license - I.D. required on all signers and signature must match contract
- Proof of residence for all buyers
- Copy of customer's current paystub (proof of income for self-employed)
- Copy of W-2, 1099 or signed W-9 form
- Copy of odometer statement
- Copy of Nevada application for vehicle title and registration naming **Nationwide Nevada LLC as lienholder**
- Copy of buyer's order/bill of sale
- All signers on contract must be on title
- Signed Supplemental Disclosure and Agreement form
- Six references listed below:

NAME	RELATIONSHIP (specify)	ADDRESS	PHONE
	Relative		
	Relative		
	Relative		
	Relative		
	Other		
	Other		

When applicable:

- Copy of co-signer's valid driver's license or I.D. - signature must match contract
- Copy of co-signer's signed credit application
- Copy of co-signer's current paystub (proof of income for self-employed)
- Copy of approved service contract and GAP coverage naming **Nationwide Nevada LLC as lienholder**
- Signed GAP (Debt Cancellation) Coverage form
- Signed federal Notice to Co-signer form
- Signed Non-English Language Transaction form
- Signed co-signer Supplemental Disclosure and Agreement form
- 6 personal references on co-signer if living at different address
- Voluntary authorization for automated car payment form

This information furnished by: \_\_\_\_\_ Date: \_\_\_\_\_

**All forms available at [www.nac-loans.com](http://www.nac-loans.com)**

SEND FUNDING PACKAGES & TITLES TO:

SEND INSURANCE INFO TO:

**Nationwide Nevada**  
**Attn: Funding Department**  
**1920 E. Sahara Ave**  
**Las Vegas, NV 89104**

**Nationwide Nevada**  
**Dept 5046**  
**P.O. Box 2350**  
**Coraopolis, PA 15108**

Funding occurs the next business day after contract is received and stipulations are met.

All contracts are subject to verification with customer.

**LIENHOLDER INFORMATION**

According to the federal lien perfection provision, a dealer has 30 days from date of sale to perfect a lien. Please register **Nationwide Nevada LLC** as LIENHOLDER within that time. **We do not accept rebuilt, salvage, or flood titles.**

**AUTO INSURANCE COVERAGE**

Vehicle must be covered by physical damage insurance with loss payee payable to **Nationwide Nevada LLC** prior to purchase. **Unpaid balances over \$4,000 need a minimum term of 6 months and a maximum \$500 deductible.**