

# Nationwide Southeast

## 2025 Program Guidelines for Tennessee Dealers



### ANY YEAR, MAKE OR MODEL, NO PAYMENT RECOURSE

Years 2025 - 2020	Max Term
under 80K miles	72 months*
80K - 125K miles	66 months
125K - 150K miles	60 months

**2019 + older** vehicles based on J.D. Power clean trade-in value (max 200K\* miles):

\$7,500 and up	60 months
\$7,499 - \$7,000	48 months
\$6,999 - \$6,000	42 months
\$5,999 - \$4,000	36 months
\$3,999 - \$3,000	30 months

\*For customers who qualify

**Finance Charge Participation:** up to 2% markup on qualified deals. Participation to be refunded if contract is paid in full, charged off, or repurchased before 90 days of funding or 3 full payments are received.

### SERVICE CONTRACTS (PAID 100%)

12 months / 12,000 miles - \$1,500 (minimum)
24 months / 24,000 miles - \$2,500
36 months / 36,000 miles - \$3,000
48 months / 48,000 miles - \$3,000 Additional \$500 for 4x4 or AWD

See our website for approved service contract and gap providers

### RATES AS LOW AS 13.99%

Based on credit quality

### HIGHER ADVANCES

Up to 115% of J.D. Power clean trade-in or auction sheet BID price dated in last 60 days + TT&L + approved backend

### 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.

### AMOUNT FINANCED

\$30,000 maximum  
\$3,000 minimum

### GAP POLICIES (PAID 100%)

Up to \$900 for full term of contract, unless limited by state law

### HOLDBACKS

Holdbacks are individually negotiated

### ACQUISITION FEE

\$129, refundable with minimum of 3 monthly contracts

P:(800) 622-7605  
F:(800) 622-0662

Hours: 8-6 M-F / 8:30-5 Sat (CST)

10255 W Higgins Road  
Suite 300  
Rosemont, IL 60018

[www.NationwideLoans.com](http://www.NationwideLoans.com)

### NO CREDIT SCORING

No minimum job length for current employment

No more than 2 jobs in the past year

1 year residence history required

Any valid government issues ID accepted

\$2,500 per month minimum gross 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.**

**TENNESSEE CHECKLIST FOR FUNDING PACKAGE**

*Complete this form and submit with retail installment contract*

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

- Original completed retail installment contract assigned by an authorized signer
- Check website for acceptable retail installment contract form
- Copy of signed credit application
- Insurance verification required on unpaid balances over \$5,000 - maximum \$1,000 deductible
- Copy of customer's valid driver's license or government-issued ID - **signature and name must match contract**
- Proof of residence for all buyers
- Copy of customer's current paystub (proof of income for self-employed)
- Copy of odometer statement
- Vehicle book out sheet dated within 7 days of application submission date (J.D. Power clean trade value)
- Copy of application for vehicle title and registration naming **Nationwide Southeast LLC** as lienholder
- Copy of buyer's order / bill of sale
- Copy of Buyers Guide
- All signers on contract must be on title
- Signed Supplemental Disclosure and Agreement form
- Voluntary Authorization to Participate in Nationwide's Automatic Payment Plan (optional)
- Signed Personal Reference form (must be one relative)

**When applicable:**

- Copy of co-signer's valid driver's license or gov't-issued ID - **signature and name 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 all pages of signed approved service contract naming **Nationwide Southeast LLC** as lienholder
- Copy of all pages of signed approved GAP Waiver contract naming **Nationwide Southeast LLC** lienholder
- Signed Nationwide GAP Waiver (Debt Cancellation) coverage form
- Original signed federal Notice to Co-signer form
- Copy of signed Notice to Active Duty Servicemembers and Dependents form
- Signed Non-English Language Transaction form
- Signed Personal Reference form for co-signer if living at different address
- Copy of self-help reassurance form signed by authorized tribal member, if an applicant resides on tribal lands

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

**SEND FUNDING PACKAGES & TITLES TO:**

**Nationwide Southeast LLC**  
**Attn: Funding Department**  
**10255 West Higgins Road, Suite 300**  
**Rosemont, IL 60018**

**SEND INSURANCE INFORMATION TO:**

**Nationwide Southeast LLC**  
**PO Box 924240**  
**Fort Worth, TX 76124**

Funding occurs the next business day after contract is received and stipulations have been met.  
All contracts are subject to verification with customer. All forms available at [www.NationwideLoans.com](http://www.NationwideLoans.com).

**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 Southeast 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 Southeast LLC** prior to purchase. **Unpaid balances over \$5,000 need a minimum term of 6 months and a maximum \$1,000 deductible.**