



A fully licensed finance company helping get customers get their dream vehicle from dealership to their homes in just a few easy steps.

## **Program Highlights**

- Rates as low as 12.99%
- Up to \$25,000 financed
- Servicing cars as old as 2005
- Servicing cars up to 125K miles
- Sprinter vans and work vehicles welcome
- Same day funding available
- NO MINIMUM FICO SCORE

## **Signal Auto Guidelines**

- Minimum income of \$1800
- Provide proof of residence (address must match the application)
  - This could be a mortgage statement, phone/utility bill, etc.
- Provide acceptable source of income
  - No temporary or seasonal employment is accepted
- Must have a valid Driver's License
- Down payments must be made prior to funding
- Six month minimum insurance policy (Max comp/collision of \$1,000)
  - No comp/collision is needed if amount financed is less than \$7,000
- No unpaid collections over \$1,000
- Six month of credit history after bankruptcy
- No credit acceptance needed if co-buyer has a score over 640
- Debt to income ratio should not exceed 50%
- A finance fee of \$475 will be required once contract is accepted

## **SAB FINANCING PROCESS**

1. Apply with credit application
2. Wait for approval
  - a. Roughly 10-15 minutes
3. Interstate sends over necessary paperwork
  - a. Purchase Order
  - b. Driver's License
  - c. Proof of Residence
    - i. This is optional at this point, but can help with quicker funding)
4. Contracts are forwarded to Interstate
  - a. Roughly 3-5 hours
5. A checklist will also be forwarded with everything the bank will need`

The following is what **you** must provide for the bank:

- 1. Clear Copy of License**
  - a. If address does not match the one provided on your application/contract, proof of residence will be required
- 2. Insurance Binder**
  - a. Address must match the one on contract
  - b. Lienholder must be listed
  - c. Must list deductibles for comp & Collision
- 3. Signed State Registration Form**
  - a. Signed by you and Interstate
- 4. Personal References (3)**
- 5. Satisfactory Customer Interview**
  - a. This must be complete before funds can be released
- 6. Proof of Validated Registration**