



# CW Vehicle/Sports Utility Loan Rates

October 2018

Year	Term Max	Tier A	Tier B	Tier C	Tier D	Tier E	Tier F	Maximum Mileage
2017-19	48	5.49	7.99	10.99	14.49	16.49	17.49	90,000
	60	5.99	8.49	11.49	14.99	16.99	17.49	80,000
	72	6.49	8.99	11.99	15.49	17.49	17.49	70,000
2014-16	48	5.99	8.49	11.49	15.49	17.49	17.49	90,000
	60	6.49	8.99	11.99	15.99	17.49	17.49	80,000
	72	6.99	9.49	12.49	16.49	17.49	17.49	70,000
2013 & <	48	6.99	9.49	12.49	16.49	17.49	17.49	90,000
	60	7.49	9.99	12.99	16.99	17.49	17.49	80,000
	72	7.99	10.49	13.49	17.49	17.49	17.49	70,000
Dealer Discount		\$0	\$0	\$0	\$0	\$1,000	\$2,000	\$300+ for each additional 6 mos.
Dealer Reserve (Origination)		3.0%	3.0%	2.0%	1.0%	-	-	Less payoffs & repos during 1st year
Ln Application Fee		\$149	\$149	\$149	\$149	\$149	\$149	
Warranty Limit		\$2400	\$2000	\$1600	\$1200	\$1200	\$1200	24k mile/24m minimum
Gap Insurance (Max)		\$800	\$800	\$800	\$800	\$800	\$800	\$400+ for each addtnl yr
Current Job - Years		1+	1+	1+	1+	1+	1+	No BK <1yr. & Clean Since Jgmts, F/C, Repo, Liens
Debt Ratio (Net Inc)		<50%	<50%	<50%	<50%	<50%	<50%	
Unsec Cr/Gross Inc		<50%	<50%	<45%	<40%	<35%	<35%	
Cr Bureau		2+	2+	1+	1+	1	1	
Open legal Action		None	None	None	None	None	None	
Open Collections		<\$500	<\$500	<\$500	Med.Only	Med.Only	Med.Only	
Reference Req'd		0	0	3	5	5	5	
Loan Balance Limit								
Ln Amt/Gross Inc.		<80%	<80%	<70%	<60%	<50%	<50%	
Loan Amount		\$50K	\$50K	\$25K	\$25K	\$10K	\$10K	
Ln Bal Limit		Rtl +10%	Rtl +10%	Rtl	Rtl	Rtl -15%	Rtl -30%	

- Credit score used will be FICO Classic 08 (auto enhanced)
- NADA will be used for vehicle values
- Interest rates and terms may be adjusted for vehicles that exceed the mileage maximums and/or loans where one of the borrowers has a weak credit score or limited/poor credit history.
- Maximum \$60,000 out the door.
- CommunityWide has the right to refuse to fund any contract that does not meet these requirements
- Loans must be written on Bankers System Form RS-SI-MV-IN, and be submitted to our office.
- Loan proceeds will be deposited within 4 business days into a CFCU account established by the seller.

**All Funding Packets  
Should be mailed to:**

**Auto Loan Builder  
115 W. Garro Street  
Plymouth, IN 46563**

**574-935-5859**

**To reach your buyers please call 574-239-2700 And use their extension below:**

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