



Program Overview

FICO Score ¹	As low as 400
Payment to Income up to	20%
Debt to Income up to	60-80%
LTV up to ²	150%
FE Advance ²	Up to LTV max
Term up to	72 Months
Amount Financed from	\$7,500 - \$70,000
Down payment as low as ³	\$0
Vehicles up to	140k miles
	12 Years Old
Minimum Income	\$1,750 Single
	\$2,000 Joint
APR as low as ⁴	7.99%
Acquisition Fee as low as ⁵	\$0
Contract Fee	See Callback
Flats	Minimum 2-4%⁶

Back-End

Guaranteed BE (GBE)	Min. of \$1,500
VSC ⁷	20% of book, Max \$6k
Other BE	Other BE 5%, Max \$2k
Gap ⁸	Lesser of \$1,250 or state max
BE Pricing	Fixed pricing up to 20%
Total Back-End ⁹	30% of book, Max \$10k

Term Grid

Vehicle	Term
0-10 Years Old	72
Book < \$10k	66
Mileage > 100k	66
Age > 10 Years	66

¹ No zero scores

² Includes TT&L and any applicable back-end

³ Zero down payment possible on some tiers and structures

⁴ 7.99% reflects lowest possible rate on best possible tier

⁵ Zero acquisition fee possible on some tiers and structures

⁶ Flat % based on tier

⁷ Minimum contract term 2 years, 24 months

⁸ Minimum FE LTV 80% for gap

⁹ See backend product requirements under funding guidelines

Program Highlights

- Full spectrum, one-stop-shop financing
- OTD LTV methodology to help you easily structure deals
- Flexible back-end program
- Decisions any time, any day, in as fast as 9 seconds
- Manually rehash with your dedicated Dealer Specialist

What to Avoid

- DQ Auto: Currently 60+ DPD on Open Auto
- Recent Repos: Repossessions in the past 12 months
- Open BKs: Open Bankruptcies
- Dismissed BKs: Dismissed Bankruptcies in the past 24 months

Important Addresses

Lienholder Addresses:

Title (All states but CA)

GoFi, LLC
PO BOX 29002
Phoenix, AZ 85038

Title (CA only)

GFC Lending, LLC
PO BOX 29002
Phoenix, AZ 85038

Insurance/VSC

Gofi, LLC
PO BOX 29002
Phoenix, AZ 85038

Payoffs

Lockbox Services
Bridgecrest-Box 842695
El Monte, CA 91731

Buying Phone: 469-949-6205

Email: dealers@go-fi.com

Funding Phone: 469-949-6205

Email: funding@go-fi.com

Funding Guidelines

Funding Checklist

A completed funding checklist and stipulations may be required for funding. All verifications will be based on the date of contract

Vehicle Valuation

Used - NADA clean trade, KBB lender/wholesale KBB utilized for dealers located in AZ, CA, CO, ID, MT, NM, NV, OR, UT, WA, WY. NADA utilized for dealers located in all other eligible states.

Current year used - invoice from OEM required. Invoice up to <=5k miles with no negative adjustments

Ineligible Vehicles

Rideshare, taxis, exotics, grey market, salvage, commercial use, modified, electric, branded title, remanufactured title, manufacturer buybacks and vehicles not listed in NADA or KBB.

Extended Service Contracts

2 year/24,000 miles term minimum.

Gap

Eligible on front-end LTV at 80% or greater. Gap not allowed in NY, MA.

Down Payment Requirements

No credit card charges, hold checks or borrowed funds accepted for down payment. Deferred down only acceptable in CA, must be itemized on contract.

Approvals

Non-declined applications expire 30 days after submission

Contracts

We accept most LAW and Bankers System contracts (must be simple interest). Must have signed arbitration clause.

Buying Phone – 469-949-6205

Email – dealers@go-fi.com

Eligible Income Types

W-2 employees with most recent paystub (pay date within last 30 days of contract date).

Fixed Income acceptable with award letter dated within the last year and 90 days bank statements. Net income may be grossed up 125%.

Self-employment may be acceptable with at least 90 days of personal bank statements or 2 years of professionally prepared tax returns.

No temporary employment. All income must be expected to last more than 6 months.

Eligible Employment Types

Minimum job time 24 months for self-employed, 6 months for second job.

Self-employed applicants are generally acceptable if they can appropriately prove income.

May not consider dealer employees from submitting dealership.

Proof of Residence

Physical street address required for all applicants. PO Box is not accepted.

Recurring bill dated within 30 days of contract date in applicant (and co-applicant, if applicable) name.

Insurance

Maximum deductible \$1000. Comprehensive and collision required.

Payment Date

Payment must be scheduled on or between the 1st-28th of the month.

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