

PROGRAM GUIDELINES



HIGHLIGHTS

Experience Seamless Digital-First Auto Lending!

- 2-4% Flats on Every Deal, 100% of the power flat staying with the dealer.
- Guaranteed backend on every deal, up to \$10,000 if it fits within the LTV. ¹
- Manufacturer and qualified dealer certified pre-owned programs are eligible for an additional \$1,000 book value under our CPO Pricing.
- We offer a fully digital, transactional agreement for up to 3 deals before a full agreement is required. Any authorized representative of the dealership may sign our Lite Agreement.

1) State product maximums apply.

PROGRAM OVERVIEW

Vantage Score	As low as 400
Payment to Income up to ⁶	20%
Debt to Income up to ⁶	80%
LTV up to ²	150%
FE Advance ²	Up to LTV max
Term	48 - 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
Acquisition Fee as low as ⁴	\$0
Contract Fee	See Callback
Flats ⁵	Minimum 2-4%

2) Includes TT&L and any applicable back-end.

3) Zero down payment possible on some tiers and structures.

4) Zero acquisition fee possible on some tiers and structures.

5) Flat % based on credit tier.

6) Based on credit tier.

TERM GRID

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

BACKEND

Guaranteed BE (GBE)	Min. of \$1,500
VSC ⁷	20% of book, Max \$6k
Other BE	Other BE 5%, Max \$2500
GAP ⁸	Lesser of \$1,250 or state max
BE Pricing	Fixed pricing up to 20%
Total Backend ⁹	30% of book, Max \$10k

7) Minimum Service Contract term 2 years, 24k miles.

8) Minimum FE LTV 70% for GAP or State Requirement.

9) See backend product requirements under funding guidelines.

WHAT TO AVOID

- DQ Auto: Currently 60+ DPD on Open Auto
- Recent Repos: Repossessions in the past 12 months
- Open BKs: Open Bankruptcies
- Dismissed Bankruptcies in the past 24 months
- Individual Tax ID Number (must have valid SSN)
- Commercial use including Rideshare

LIENHOLDER ADDRESSES

Title/Insurance/VSC

GoFi, LLC
PO BOX 29002
Phoenix, AZ 85038

FedEx

GoFi, LLC
Suite #2181
4054 Willow Lake Blvd
Memphis, TN 38153

Payoffs

Lockbox Services
Bridgecrest-Box 842695
El Monte, CA 91731

UPS/USPS

GoFi, LLC
Suite #2181
4054 Willow Lake Blvd
Memphis, TN 38118

Questions?

Dealers: 469-949-6205

Customer Interview: 469-949-6206

Email: dealers@go-fi.com OR funding@go-fi.com

Website: <https://www.go-fi.com/dealer-showroom>

All Terms Subject to Change.

VEHICLE

Vehicle Valuation

Regional Usage:

- KBB utilized for dealers in
 - Arizona,
 - California,
 - Colorado,
 - Idaho,
 - Montana,
 - New Mexico,
 - Nevada,
 - Oregon,
 - Utah,
 - Washington, and
 - Wyoming.
- NADA/JD Power utilized for dealers in all other eligible states

Used:

- NADA Clean Trade
- KBB Lender/Wholesale

Current Year Used:

- Invoice from OEM required
- Invoice up to or equal to 5,000 miles and no negative adjustments
- Untitled previous year will require an invoice



Ineligible Vehicles:

- Rideshare
- Delivery services
- Taxis
- Exotics
- Modified
- Grey market
- Commercial vehicle or use
- Salvage
- Branded title
- Remanufactured title
- Manufacturer buybacks
- Vehicles not listed in NADA/JD Power or KBB
- Vehicles reported to have severe structural damage



DEAL

Eligible Employment Types

Self - Employment

- Minimum job time 90 days for self-employed, 6 months for second job
- Dealer employees from submitting dealership are not eligible

Down Payment Requirements

- Deferred down only acceptable in CA
 - Must be itemized on RIC
- No credit card charges
- No hold checks
- No borrowed funds accepted for down payment

Eligible Income Types

All income must be expected to last more than six months; additional stipulations may be required

W-2 Employees

- Most Recent Paystub: Pay date within the last 30 days of the contract date

Social Security Income

- Acceptable with copy of current year award letter OR copy of current bank statement showing deposits

Self - Employment

- May be acceptable with most recent 90 days of personal bank statements OR 2 years of professionally prepared tax returns

PURCHASE

Approvals

- Applications expire 30 days after submission

Funding Checklist

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

Contracts

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

Identify Verification

- Must have valid Social Security Number (no ITIN)

Payment Date

- All payments must be 30-45 days from the contract date

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
- Reservation address will accept letter from tribal council or housing authority
- Must have permanent residence

Insurance

- Vehicle must be listed on policy and GoFi must be listed as Loss Payee
- Comprehensive and Collision required, maximum deductible \$1,000
- Insurance expiration date must be later than 30 days from contract date

GAP

- Eligible on front-end LTV greater of 70% or state minimum
- LTV must not exceed GAP policy
- GAP not allowed in NY, MA

Extended Service Contracts

- 2 year/24,000 miles term minimum

PROCESS