PROGRAM GUIDELINES

GoFi

HIGHLIGHTS

Experience Seamless Digital-First Auto Lending!

- 2-5% Dealer Flats on Every Deal, 100% of the power flat staying with the dealer.
- Guaranteed Backend on every deal. Average approved BE of $3,000. [1]
- Total Backend up to $10,000 if it fits within the LTV. [2]
- 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 "Lite Agreement" for up to 3 deals before a Full Agreement is required. Any authorized representative of the dealership may sign our Lite Agreement.
- 72 month term available on all approvals.

1) State product maximums apply.
2) Assumes book value of at least $17,000.

PROGRAM OVERVIEW

Vantage Score	As low as 400
PTI up to [3]	20%
DTI up to [3]	80%
LTV up to [4]	150%
Term	48 - 72 Months
Amount Financed from	$7,500 - $70,000
Down payment as low as [5]	$0
Vehicles up to	140k miles 12 Years Old
Minimum Income	$1,750 Single $2,000 Joint
Acquisition Fee as low as [6]	$0
Contract Fee	See Callback
Dealer Flats [7]	Minimum 2-5%

3) Based on credit tier.
4) Includes TT&L and any applicable back-end.
5) Zero down payment possible on some tiers and structures.
6) Zero acquisition fee possible on some tiers and structures.
7) Dealer Flat % based on credit tier.

BACKEND

Min Guaranteed BE [8]	15% up to $2,500
VSC [9]	20% up to $6,000
Other BE	5% up to $2500
GAP [10]	Lesser of $1,500 or state max
BE Pricing	Fixed pricing up to 20%
Total BE [11]	30% up to $10,000

8) $1500 Guaranteed BE for book values <10K.
9) Minimum Service Contract term 2 years, 24k miles.
10) Minimum FE LTV 70% for GAP or State Requirement.
11) See backend product requirements under funding guidelines.
12) All percentages are based on vehicle book value.

WHAT TO AVOID

- Currently 60+ DPD on open auto
- Repossessions in the past 12 month
- 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

Payoffs
Lockbox Services
Bridgecrest-Box 842695
El Monte, CA 91731

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

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.

FUNDING GUIDELINES

GoFi

VEHICLE

Vehicle Valuation

Regional Usage:

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

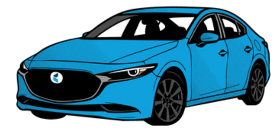
Used:

- JD Power Clean Trade
- KBB Lending Value

Current Year Used:

- Like-Invoice from OEM required if not in Book
- 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

Special Employment Guidelines

- Minimum job time 90 days for self-employed
- Minimum job time 6 months for second job
- Submitting dealership employees are not eligible

Down Payment Requirements

- Deferred down only acceptable in CA
  - Must be itemized on RIC
- No credit cards
- No hold checks
- No borrowed funds

Income Guidelines

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.

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 set 30-45 days from the contract date

PROCESS

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

Extended Service Contracts

- 2 year/24,000 miles term minimum