INDEPENDENT DEALER PROGRAM GUIDELINES

PROGRAM DETAILS AND CONTACT INFORMATION



PROGRAM HIGHLIGHTS



PROGRAM DETAILS¹

FRONT-END ADVANCE	Up to 125%
LTV	Up to 160%
LOAN PROCESSING FEE ¹	As low as \$99
DISCOUNT FEE 12	As low as \$0
TERM	Up to 72 months
	Up to 2%, please see callback
VEHICLES ³	Model year 10 years or newer
MINIMUM DOWN	\$0
AMOUNT FINANCED 4	\$7,500-\$60,000
BACK-END 156	VSC and GAP only, GAP up to \$1,000
MAX TERM & MILEAGE	60 months / 140,000 miles 72 months / 120,000 miles

¹ All parameters are based on program

² Contract fees and discount fees may NOT be charged to the applicant

³ See Vehicle Details for exclusions

⁴ Amount financed limits based on collateral and structure

⁵ Max Back-end is subject to credit policy limits and state max, where applicable. Approved VSC amount on callback. Minimum VSC coverage of 24 month/24,000 miles required. Powertrain coverage only not allowed

⁶ GAP max \$1,000 or state maximum

PARTICIPATION

70/30 split. Participation is charged back if loan is closed prior to 3 payments made or open less than 90 days.

CPO PROGRAM

Click CPO in RouteOne or Dealertrack on all OEM or Flagship approved CPO units! Pricing on approval will automatically reflect 5% increase to vehicle value. Supporting CPO Documents in loan package are required to fund.

LENDING ON YOUR TERMS®

EXPEDITED DECISIONS AND FUNDING OPTIONS

Automation and Live Analysts 7 days a week

Deal Update and eContracting on Dealertrack and RouteOne

CONTACT

FAX 610-717-1924

CREDIT 800-644-8565: EAST 800-699-1438: WEST

FUNDING 833-608-3863: EAST 866-662-2652: WEST

FedEx Flagship Suite 2128

Flagship Suite 2128 4054 Willow Lake Blvd Memphis, TN 38153

USPS/UPS/Other Carriers

Flagship Suite 2128 4054 Willow Lake Blvd Memphis, TN 38118

LIENHOLDER

PO Box 314 Wilmington, OH 45177

INSURANCE PO Box 965 Chadds Ford, PA 19317

PAYOFF

800-900-5150 JPMorgan Chase (TX1-0029) Attn: Flagship 975658 14800 Frye Road, 2nd Floor Fort Worth, TX 76155

> CORPORATE 800-707-0114

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VEHICLE DETAILS

New vehicle value based on invoice. New vehicles defined as current year model. See callback for specific eligibility.

Used vehicle advances based on submitted guidebook: JD Power - Clean Trade, BlackBook - Clean Trade, Kelley Blue Book - Lending Value Good. Change in guidebook is permitted pre-funding only.

Model year 10 years or newer. New vehicles with 6,000+ miles are considered used. Multiple vehicle transactions must be disclosed up-front. Vehicle must be for applicant, no third party purchases.

Primary use of vehicle cannot be used for commercial purposes including but not limited to ridesharing, delivery services, and vehicle rentals. Excluded units: branded/ salvaged titles, TMU, lemon law, flood damage, frame/unibody damage, or gray market vehicles. Excluded makes and models may apply.

PROOF OF INCOME

W2: If POI is required, please provide one of the following,
Recent pay statement (within 30 days)

1099:

Copy of recent 1099, together with the last 3 months bank statements reflecting deposits¹

Self-Employed:

- Minimum 12 months job length required
- Last 3 month's bank statements reflecting deposits¹
- Verification of business required
- Additional documentation may be required

Second job:

- Minimum 12 months job length required for second job income to be considered
- Requirements for job type income mirror that of primary job

Protected Income: This is an important part of providing a fair, equitable lending experience. On all applications submitted to Flagship, protected income (non-taxed) should be "grossedup" by a factor of 25%. It is important that this is done by the Dealer at the time the application is submitted. If the applicant wishes to have the income considered as a part of the credit decision, the following must be provided:

- SSI: Please provide one of the following,
 - Copy of current year award letter,
 - Copy of social security check (pay date within 60 days of application date. 90 days if award letter amount matches check amount), or
 - Copy of current bank statement showing deposits. If it is a joint account, must be able to determine the deposit belongs to the applicant by the deposit description

Additional types of protected income which may require documentation to prove award and regular receipt²:

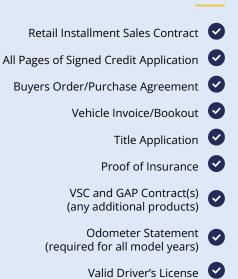
- Workers Compensation
- Footor Corre nourreants
 - Foster Care payments Welfare
- Compensatory damages for personal injury, sickness, or emotional distress
- Medicaid Waiver payments (also referred to as In-Home Supportive Services [IHSS] payments)
- Roth IRA qualified distributions
- Survivor benefits of a public safety officer killed in the line of duty
- Disaster Relief payments
- Pension Income (except for military and government disability pension that is called out under the protected income fields): Please provide one of the following,
 - Copy of current year pension statement,
 - Copy of previous year W2
 - Copy of 3 most recent bank statements showing net deposits. Must be able to
 determine the deposit belongs to the applicant by the deposit description

¹Bank statements are reviewed for income and stability

² This is an example of protected income types and may not be inclusive of all protected income



VERIFICATION



CPO Documentation, if applicable

ADDITIONAL STIPULATIONS

The following may be required. Please see callback.

PROOF OF RESIDENCE Driver's license, utility bill, phone bill, or cell phone bill within 30 days of contract date

PROOF OF TRADE PAID IN FULL PROOF OF EMPLOYMENT VALID CONTACT INFORMATION

ADDITIONAL INFORMATION

Employees of the submitting Dealership are ineligible.

All approvals expire at day 30.

Contract must fund at least 5 business days prior to the contracted first payment due date.

Returned contracts will be charged a \$195 additional fee per occurrence.