

Terms & Conditions

Effective March 20, 2020

We are offering a motor vehicle sales financing arrangement in the amount of \$10,000 to \$25,000, for a term of 60 months with a minimum down payment of 10%. Annual Percentage Rates (APRs) vary from 12.95% to 24.95%. Your APR will be determined by your credit score, the amount of your down payment, and the amount of your loan. For example, a \$15,000 loan for 60 months at 17.95% APR and a \$1,500 down payment will cost \$380.49 per month. Lower rates may be available.

This offer is further conditioned on your continuing to meet the criteria used to prescreen this offer, and on other specific criteria bearing on credit worthiness, which include the following: your monthly vehicle payment cannot exceed 15% of your gross monthly income; your total monthly obligations including your new vehicle payment cannot exceed 45% of your gross monthly income; you must be currently employed and have 1 year on current job; your monthly income must be at least \$1,800 from a single source; no more than one bankruptcy or bankruptcy filing permitted; bankruptcy, if applicable, must be discharged; mortgage, if applicable, must be current; multiple repossessions not permitted; repossessions less than one year old must be included in a bankruptcy; we reserve the right to require you to pay off your currently financed vehicle; you must furnish as collateral a first lien on the vehicle you purchase, with a model year within the last 7 years and with maximum mileage of 50,000 miles.

We reserve the right to verify accuracy of buyer information.

*NOTICE: Trading in a vehicle will not eliminate debt. Negative equity will be added to any purchase.