

SALVAGE TITLES-INTEREST RATE 1% HIGHER THAN RATE LISTED BELOW

NEW VEHICLES MUST HAVE MSO TITLE-LN AMT BASED ON PURCHASE PRICE

2012 VEHICLES

100% OF PURCHASE PRICE

3.75%	12-36 MONTHS
3.75%	37-48 MONTHS
3.75%	49-60 MONTHS
4.50%	61-72 MONTHS
	\$18,000 & ABOVE

110% OF PURCHASE

4.75%	12-36 MONTHS
4.75%	37-48 MONTHS
4.75%	49-60 MONTHS
5.50%	61-72 MONTHS
	SAME

USED VEHICLES 2011-2008

100% OF AVERAGE RETAIL

5.00%	12-36 MONTHS
5.00%	37-48 MONTHS
5.00%	49-60 MONTHS
5.50%	61-72 MONTHS
	18,000 & ABOVE

110% OF AVERAGE RETAIL

6.00%	12-36 MONTHS
6.00%	37-48 MONTHS
6.00%	49-60 MONTHS

USED VEHICLES 2007-2005

100% OF TRADE IN

7.25%	12-36 MONTHS
7.25%	37-48 MONTHS

100% OF AVERAGE RETAIL

8.25%	12-36 MONTHS
8.25%	37-48 MONTHS

USED VEHICLES 2004-1993

100% OF TRADE IN

9.00%	12-36 MONTHS
9.00%	37-48 MONTHS
