

# DIRECT AUTO FINANCE PROGRAM

## REGENCY FINANCE COMPANY

### KENTUCKY PROGRAM

Effective March 1, 2012

TIER	ONE	TWO	THREE	FOUR
CB SCORE	675 & Above	625 - 674	575 - 624	550 - 574
APR*	17.99	21.49	23.49	24.00
MAX Advance	\$15,000	\$15,000	\$10,000	\$6,000
MAX Miles	75,000	75,000	100,000	120,000
Over MAX Miles	+100 BP	+100 BP	100,000 MAXIMUM	120,000 MAXIMUM

**PRICING:** Rates are subject to CB scoring. On applications with joint applicants, the average bureau score will determine pricing. The "Regency" credit bureau will be used for all pricing and/or underwriting. Pricing will be based on the primary borrower when a comaker is used.

**DOWN PAYMENT:** Assessed based on the overall aspects of the transaction.

**TERM:**

Current to 3 yrs old	60 month MAX
4 - 6 yrs old	48 month MAX
7 yrs and older	36 month MAX

**ADVANCE GUIDELINES:**

- NADA retail will determine the maximum advance on any vehicle (this includes GAP insurance and service contracts).
- Maximum service contract is \$1800. All service contracts must be refundable.

**INELIGIBLE VEHICLES:** Commercial vehicles, "Grey Market Vehicles" (Odometer fraud, salvage titles, repaired flood damage).

**GENERAL GUIDELINES:**

- The primary borrower must have a valid state driver's license, license must match the state of the customer address on the application.
- Vehicle must be titled to the primary borrower.
- MAXIMUM age of auto we will finance is 10 yrs.
- All bankruptcies must be discharged and no delinquent trade lines after the bankruptcy.
- No previous repossessions.
- No previous foreclosures.
- All loans will be closed in a local Regency Finance office.
- Proof of insurance required on all vehicles at or before loan closing. (MAX \$1,000 Comp/collision deducts)
- A "commitment letter" will be given to each customer after the loan closes.
- **NO MILEAGE EXCEPTIONS ON TIERS 3 AND 4**

**FUNDING:** For KENTUCKY:  
 Proceeds will be disbursed only after the dealer (seller) has delivered An application for title "goldenrod copy" naming Regency Finance Company as lienholder.

**For Dealer Purpose Only, Not to be Distributed to Retail Customers.**

**Additional Provisions:**

- Five year credit history
- 3 year job history in related field
- Debt Ratio: 55% for Tiers 1 & 2  
50% for Tier 3

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# DIRECT AUTO FINANCE PROGRAM

## REGENCY FINANCE COMPANY

### OHIO PROGRAM

Effective March 1, 2012

TIER	ONE	TWO	THREE	FOUR
CB SCORE	675 & Above	625 - 674	575 - 624	550-574
CONTRACT RATE*	16.99	19.99	22.99	24.99
MAX PART	2.00%	2.00%	2.00%	2.00%
MAX Advance	\$20,000	\$15,000	\$10,000	\$6,000
MAX Miles	75,000	75,000	100,000	120,000
Over MAX Miles	+100 BP	+100 BP	100,000 MAXIMUM	120,000 MAXIMUM

**PRICING:** Rates are subject to CB scoring. On applications with joint applicants, the average bureau score will determine pricing. The "Regency" credit bureau will be used for all pricing and/or underwriting. Pricing will be based on the primary borrower when a comaker is used.  
Rate used is the contract (EFFECTIVE) rate, the APR will be higher.  
BRANCH: when booking, use rate and code "E" for effective.

**DOWN PAYMENT:** Assessed based on the overall aspects of the transaction.

**TERM:** Current to 3 yrs old      60 month MAX  
4 - 6 yrs old                    48 month MAX  
7 yrs and older                 36 month MAX

**ADVANCE GUIDELINES:** - NADA retail will determine the maximum advance on any vehicle (this includes GAP insurance and service contracts).  
- Maximum service contract is \$1800. All service contracts must be refundable.

**INELIGIBLE VEHICLES:** Commercial vehicles, "Grey Market Vehicles" (Odometer fraud, salvage titles, repaired flood damage).

**GENERAL GUIDELINES:** - The primary borrower must have a valid state driver's license, license must match the state of the customer address on the application.  
- Vehicle must be titled to the primary borrower.  
- MAXIMUM age of auto we will finance is 10 yrs.  
- All bankruptcies must be discharged and no delinquent trade lines after the bankruptcy.  
- No previous repossessions.  
- No previous foreclosures.  
- All loans will be closed in a local Regency Finance office.  
- Proof of insurance required on all vehicles at or before loan closing. (MAX \$1,000 Comp/collision deducts)  
- A "commitment letter" will be given to each customer after the loan closes.  
**- NO MILEAGE EXCEPTIONS ON TIERS 3 AND 4**

**FUNDING:** For OHIO:  
Proceeds / participation will be disbursed only after the dealer (seller) has delivered a title to Regency Finance in the Buyer(s) name and has recorded Regency as lienholder on said title.

**For Dealer Purpose Only, Not to be Distributed to Retail Customers.**

Additional Provisions: - Five year credit history  
- 3 year job history in related field  
- Debt Ratio:                    55% for Tiers 1 & 2  
                                          50% for Tier 3

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# DIRECT AUTO FINANCE PROGRAM

## REGENCY FINANCE COMPANY

### PENNSYLVANIA PROGRAM Effective March 1, 2012

TIER	ONE	TWO	THREE	FOUR
CB SCORE	675 & Above	625 - 674	575 - 624	550-574
APR*	16.99	19.99	22.99	24.99
MAX PART	2.00%	2.00%	2.00%	2.00%
MAX Advance	\$20,000	\$15,000	\$10,000	\$6,000
MAX Miles	75,000	75,000	100,000	120,000
Over MAX Miles	+100 BP	+100 BP	100,000 MAXIMUM	120,000 MAXIMUM

**PRICING:** Rates are subject to CB scoring. On applications with joint applicants, the average bureau score will determine pricing. The "Regency" credit bureau will be used for all pricing and/or underwriting. Pricing will be based on the primary borrower when a comaker is used.

**DOWN PAYMENT:** Assessed based on the overall aspects of the transaction.

**TERM:**

Current to 3 yrs old	60 month MAX
4 - 6 yrs old	48 month MAX
7 yrs and older	36 month MAX

**ADVANCE GUIDELINES:**

- NADA retail will determine the maximum advance on any vehicle (this includes GAP insurance and service contracts).
- Maximum service contract is \$1800. All service contracts must be refundable.

**INELIGIBLE VEHICLES:**

Commercial vehicles, "Grey Market Vehicles" (Odometer fraud, salvage titles, repaired flood damage).

**GENERAL GUIDELINES:**

- The primary borrower must have a valid state driver's license, license must match the state of the customer address on the application.
- Vehicle must be titled to the primary borrower
- MAXIMUM age of auto we will finance is 10 yrs.
- All bankruptcies must be discharged and no delinquent trade lines after the bankruptcy.
- No previous repossessions.
- No previous foreclosures.
- All loans will be closed in a local Regency Finance office.
- Proof of insurance required on all vehicles at or before loan closing. (MAX \$1,000 Comp/collision deducts)
- A "commitment letter" will be given to each customer after the loan closes.
- **NO MILEAGE EXCEPTIONS ON TIERS 3 AND 4**

**FUNDING:**

For PENNSYLVANIA:  
Proof of lien filing required before funding.

**For Dealer Purpose Only, Not to be Distributed to Retail Customers.**

Additional Provisions:

- Five year credit history
- 3 year job history in related field
- Debt Ratio: 55% for Tiers 1 & 2  
50% for Tier 3

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# DIRECT AUTO FINANCE PROGRAM

## REGENCY FINANCE COMPANY

### TENNESSEE PROGRAM Effective March 1, 2012

TIER	ONE	TWO	THREE	FOUR
CB SCORE	675 & Above	625 - 674	575 - 624	550 - 574
APR*	17.99	21.49	23.49	26.49
MAX PART	2.00%	2.00%	2.00%	2.00%
MAX Advance	\$20,000	\$15,000	\$10,000	\$6,000
MAX Miles	75,000	75,000	100,000	120,000
Over MAX Miles	+100 BP	+100 BP	100,000 MAXIMUM	120,000 MAXIMUM

**PRICING:** Rates are subject to CB scoring. On applications with joint applicants, the average bureau score will determine pricing. The "Regency" credit bureau will be used for all pricing and/or underwriting. Pricing will be based on the primary borrower when a comaker is used.

**DOWN PAYMENT:** Assessed based on the overall aspects of the transaction.

**TERM:**

Current to 3 yrs old	60 month MAX
4 - 6 yrs old	48 month MAX
7 yrs and older	36 month MAX

**ADVANCE GUIDELINES:**

- NADA retail will determine the maximum advance on any vehicle (this includes GAP insurance and service contracts).
- Maximum service contract is \$1800. All service contracts must be refundable.

**INELIGIBLE VEHICLES:** Commercial vehicles, "Grey Market Vehicles" (Odometer fraud, salvage titles, repaired flood damage).

**GENERAL GUIDELINES:**

- The primary borrower must have a valid state driver's license, license must match the state of the customer address on the application.
- Vehicle must be titled to the primary borrower.
- MAXIMUM age of auto we will finance is 10 yrs.
- All bankruptcies must be discharged and no delinquent trade lines after the bankruptcy.
- No previous repossessions.
- No previous foreclosures.
- All loans will be closed in a local Regency Finance office.
- Proof of insurance required on all vehicles at or before loan closing. (MAX \$1,000 Comp/collision deducts)
- A "commitment letter" will be given to each customer after the loan closes.
- **NO MILEAGE EXCEPTIONS ON TIERS 3 AND 4**

**FUNDING:** For TENNESSEE:  
 Proceeds / participation will be disbursed only after the dealer (seller) provides the branch with proof of the "Noting of Lein" on the registration sent to Department of Motor Vehicles.

**For Dealer Purpose Only, Not to be Distributed to Retail Customers.**

Additional Provisions:

- Five year credit history
- 3 year job history in related field
- Debt Ratio: 55% for Tiers 1 & 2  
50% for Tier 3

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