

# Roadrunner Financial

## Powersports Lending Program

### E-Z-GO - 2017 Rate Sheet

#### E-Z-GO Golf Cars – New Models 2016 - 2017

FICO	Tier	Year	36M	48M	60M	72M
660+	3	'16 – '17	10.99%	11.99%	12.99%	14.49%
630-659	4	'16 – '17	14.49%	15.49%	15.99%	17.99%
600-629	5	'16 – '17	17.99%	17.99%	17.99%	N/A
580-599	6	'16 – '17	17.99%	17.99%	17.99%	N/A

LTV for 660+ capped at 105% of MSRP with 5% min down payment.

LTV for 630-659 capped at 100% of MSRP with 10% min down payment.

LTV for 600-629 capped at 95% of MSRP with 10% min down payment.

LTV for ≤ 599 capped at 85% of MSRP with 10 - 20% min down payment.

Insurance required on vehicles with loan amount over \$12,000.

New Vehicles Only.

No discount fees or dealer recourse.

Overall minimum financed \$3,000.

Minimum financed by term:

72M \$6,500, 60M \$5,000, 48M \$4,400, 36M \$3,800, 24M \$3,000

#### Credit Requirements

No FICO less than 580

No charge-offs in past 12 months

No active or dismissed bankruptcies

No open derogatory credit lines

At least 2 years' credit history

No active unsatisfied liens or judgements

#### Core Program Details

Credit decisions are based on a variety of risk and stability factors and approvals are the sole discretion of Roadrunner Financial. Approvals are valid for 30 days from application submitted date.

#### Stipulations required for closing:

- Proof of income:
  - Two paystubs or two bank statements (tax return required for self employed)
- Proof of identity (residence where applicable)
- Proof of working telephone number
- Proof of insurance (if loan amount over \$12,000)
- Proof of title application (where applicable)
- Copy of MSO

Dealer is responsible for processing the title applications and perfecting the lien.

Funding will only occur once all stipulations are verified and contracts are signed.

Roadrunner Financial pulls from the Experian FICO8Auto bureau.

Max amount financed is \$25,000.