



MAS Financial Services

USED VEHICLE FINANCE PROGRAM			
MODEL YEAR	TERMS	RATES	
2021-2016	1-60 Mos.	15.99% TO 24.99	DEVIATIONS OUTSIDE PROGRAM GUIDELINES MAY BE CONSIDERED ON A CASE BY CASE BASIS
2015-2012	1-48 Mos.	15.99% TO 24.99	
2011 & OLDER	1-36 Mos.	15.99% TO 24.99	VEHICLES OVER 10 YEARS MAY BE CONSIDERED ON A CASE BY CASE BASIS WITH MANGAGEMENT APPROVAL

APPLICATIONS ACCEPTED THROUGH DEALERTRACK & ROUTE ONE
 APPROVALS ARE GOOD FOR 30 DAYS, FROM DATE OF APPROVAL
 NO FIRST PAYMENT DUE DATE AFTER THE 24TH OF THE MONTH
 MAS FINANCIAL SERVICES IS A LIMITED RECOURSE PROGRAM
 RATES & TERMS ARE SUBJECT TO CHANGE BASED ON APPLICANT QUALIFICATIONS
 DISCOUNT FEE IS NEGOTIATED AT TIME OF APPROVAL
 NOT TO EXCEED MAXIMUM USURY PER STATE

LENDING REQUIREMENTS:

MINIMUM DOWN PAYMENT	10%	ANY DEVIATIONS OUTSIDE PROGRAM WILL NEED MANAGEMENT APPROVAL
MAXIMUM DEBT TO INCOME %	50%	
MAXIMUM PAYMENT TO INCOME %	15%	
MAX. PAYMENT TO INCOME % (multiple open auto's)	18%	

ONLY ONE MAS FINANCIAL LOAN PER HOUSEHOLD

MAXIMUM AMOUNT FINANCED IS \$18,000, ABOVE OUR MAXIMUM WOULD NEED MANAGEMENT APPROVAL
 VEHICLES WITH MILEAGE OVER 135K, MAY BE CONSIDERED ON A CASE BY CASE BASIS
 VERIFIABLE INCOME, STABLE RESIDENCE & EMPLOYMENT HISTORY, RE ESTABLISHED CREDIT, WITH ABILITY & WILLINGNESS TO PAY
 TEMPORARY EMPLOYEES MUST BE ON SAME JOB ASSIGNMENT FOR A MINIMUM OF 1 YEAR. NO SEASONAL EMPLOYEES
 PERSONAL USE VEHICLES AND LIGHT DUTY TRUCKS ONLY. NO FLOOD DAMAGE, STRUCTURE DAMAGE, FRAME DAMAGE, LEMON LAW, SALVAGE
 TITLES OR CONSULATE TITLES.

BACK END ADVANCES

MAS FINANCIAL SERVICES/ GWC EXTENDED SERVICE WARRANTY 24 MONTHS COVERAGE/\$1295 Maximum
 (Mandatory surecharges may be applied to warranty advance)
 MAS FINANCIAL SERVICES GAP \$900 Maximum MUST BE APPROVED AT TIME OF APPROVAL
 MAS FINANCIAL SERVICES GPS/ ACTIVE FOR TERM OF LOAN, LESS TIME MAY BE CONSIDERED (Must be able to track at home or work)

FUNDING DOCUMENTS

VALID I.D	VALID STATE ID OR DL IS REQUIRED, MAY CONSIDER MATRICUAL DL'S & PASSPORTS ON A CASE BY CASE BASIS
PROOF OF RESIDENCE:	UTILITY BILL, BANK STATEMENT, BILLING STATEMENTS WITHIN 45 DAYS OF DATE ON CONTRACT
PROOF OF INCOME:	CURRENT PAY STUB NO OLDER THAN 45 DAYS OF DATE ON CONTRACT, 3 MONTHS CONSECUTIVE BANK STATEMENTS FOR BUSINESS FOR SELF OR 4 CONSECUTIVE CANCELLED CHECKS.
INSURANCE:	FULL COMP/ COLL COVERAGES WITH MAX \$1000 DEDUCTABLES. MAS FINANCIAL MUST BE LISTED AS LIEN HOLDER.
REFERENCES:	6 COMPLETE REFERENCES, MUST RESIDE AT DIFFERENT ADDRESS THAN APPLICANTS
BOOK VALUE:	KELLEY BLUE BOOK WHOLESALE VALUE ONLY
MISC:	ANY OTHER APPLICABLE DOCUMENTS

SEND FUNDING PACKAGES TO:

MAS Financial Services
 501 N. Parkcenter Drive
 Santa Ana, Ca 92705

LIEN HOLDER INFORMATION

MAS Financial Services
 P.O. Box 295 - ELT: AQD
 Santa Ana, Ca. 92702

Dealer Relationship Manager	Underwriting Analyst	Funding Supervisor	Funding Analyst
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At no time may these guidelines be used to discriminate unfairly against any credit applicant on the basis of race, color, religion, national origin, marital status, age, sex, disability, family status, receipt of public assistance, or the fact that the individual has exercised, in good faith, any right under the Consumer Credit Protection Act, or on any other prohibited basis.

IMPORTANT FAX OPT-OUT NOTICE- You may request that MAS Financial Services not send any future advertisements (including fax rate sheets, program updates, and production information) to this fax number by calling MAS Financial Services at 714-836-1059 or faxing to 714-242-1749 Failure for us to comply with your request within 30 days is unlawful. You must include the fax number in your request.