



Mailing Address: AFS Acceptance LLC
101 NE 3rd Avenue, Suite 2000
Fort Lauderdale, FL 33301

Lien Reg/Contract Assignment to: AFS Acceptance LLC
P.O. Box 278272
Sacramento, CA 95827-8272

Loss Payee: AFS Acceptance LLC
P.O. Box 398072
Minneapolis, MN 55439

Phone: (866)206-5534

Fax: (866)206-8052

| Structure | BK TIER | | | CLASSIC TIER | | | | EQUITY TIER | | |
|---------------------------|-------------------------------------|----------|----------|---------------------------------|----------|----------|----------|-------------|-----|-----|
| | I | II | III | Diamond | Platinum | Gold | Silver | I | II | III |
| Maximum Amount to Finance | \$22,000 | \$20,000 | \$16,000 | \$22,000 | \$20,000 | \$18,000 | \$16,000 | \$40,000 | | |
| Max LTV | 140% | | | 140% | | | | 70% | 80% | 90% |
| Maximum Monthly Payment | \$575 | \$575 | \$450 | \$575 | \$525 | \$450 | \$425 | \$1,000 | | |
| Rate | 19.95% | 21.95% | 22.95% | 19.95% | 21.95% | 22.95% | 22.95% | 24.95% | | |
| Discount* | 5% | 10% | 15% | 10% | 15% | 20% | 25% | 5% | 10% | 15% |
| Minimum Income | Ch. 7 is \$2,000; Ch. 13 is \$3,000 | | | \$2,500 | | \$2,000 | | \$1,500 | | |
| Maximum PTI | 15% | | | 16% | | 15% | | 20% | | |
| Maximum DTI | 50% (55% with installed GPS/SI) | | | 50% (55% with installed GPS/SI) | | | | 70% | | |
| Current Employment | 1 Year | N/A | N/A | N/A | | | | N/A | | |

* Without GPS/SI, Platinum & Gold 3% discount increase.

| GUIDELINES | |
|----------------------------|---|
| Employment History | No more than two jobs in the last 12 months, except Equity Tier. |
| Min Rent Factor | \$500 for individual applicants. \$700 for joint applicants and those living with friends, family or not on a lease. |
| Processing Fee | \$195 |
| GPS/SI | All Equity, Silver and BK III approvals require a GPS/SI unit installed for funding. Customers residing in Kansas and Wisconsin, not eligible for tiers requiring GPS/SI devices. |
| Residence | 12 month residence history with no more than 2 addresses in the last 12 months. |
| Gap | Max state cap. Sell AFS Gap for \$695 max & receive \$250 profit, up to \$25 in additional payment, and LTV is 140% plus AFS Gap. (Must fit within program guidelines.) Independent dealers must use AFS Gap. |
| Book-out Value | Book-out values based on NADA Clean Trade-In (AZ, CA, CO, ID, NM, OR, UT & WA use Kelley Blue Book Wholesale value). New vehicles without a book value must use 90% of invoice amount. Used vehicles without a book value must use 85% of like invoice amount. Do not add for the following options: Premium Sound, Premium Wheels, Anti-theft, Oversized tires, Commercial truck adds. Vehicles older than 9 years, do not qualify for any options or mileage adjustments. |
| Restricted Vehicles | Vehicles older than 10 years. Rebuilt, branded/salvage, lemon law, gray market/unknown mileage, flood damage titles, vehicles for hire - including taxis, limousines, delivery vehicles, tow, and commercial vehicles. New Suzuki's, Saab's and Isuzu. Frame damage vehicles will be reviewed on a case by case basis and subject to additional fees. |
| Premium Vehicles | Acura, Honda, Nissan, Subaru, Toyota, Scion, Full Size Pick-Up Trucks, and 2007 and newer Hyundai. |

| MAX MILES | TERM |
|-----------|------|
| <35,000** | 72 |
| 55,000 | 66 |
| 75,000 | 60 |
| 85,000 | 54 |
| 95,000 | 48 |
| 105,000 | 42 |
| 120,000 | 30 |

** Vehicles older than 3 years do not qualify for 72 months

*** Max miles is 125,000 for Premium vehicles and 140,000 for diesel engines.

Extended Terms:

>> Note: Gold and Silver Tiers do Not qualify for 72 months.

Term Bump:

>> Premium vehicles qualify for a free 6 month term bump, not to exceed 66 months.

>> Vehicles under 85,000 miles are eligible for 2 term bumps, not to exceed 66 months.

>> Vehicles over 85,000 miles are eligible for 1 max term bump.

>> Vehicles older than 9 years are not eligible for any term bumps.

>> Loans approved with a 24 months/24,000 miles service contract qualify for a free 6 month term bump, not to exceed 66 months.

>> Vehicles with less than 10,000 miles per year qualify for a free 6 month term bump, not to exceed 66 months.

Exceptions:

>> Extra Term-Add up to 6 months of extra term for a \$50 fee per month. Max term is 66 months for vehicles with more than 35,000 miles.

>> Rate reduction -APR buy down rate: \$25 per \$1,000 per point. Max 4 points.

>> Extra Miles-Increase mileage limit up to 5,000 miles (15,000 for diesel engines) for a \$300 fee.

Equity Tiers:

>> The greater of \$5,000 or 25% of the sale price is required for minimum down payment.

>> A down payment of \$7,500 or more (Min. \$5k cash down) & a min. of 21% APR qualifies for a 2% discount reduction.

>> Net check to dealer must be below 90% of MMR.

>> New vehicles qualify for Equity tiers 1 & 2 only and must have a min of \$7,500 down (cash or trade only).