



Flexible Underwriting Guidelines

- Recent BK's and Repo's Ok**
- LTV up to 175%**
- Discount Fee's from 18%**
- Timely Call Backs and Approvals**
- Quick Reliable 48 Hour Funding**
- A \$950 Million Dollar Track Record**
- Any Year Model/ No Mileage Restriction**
- Bulk Purchasing/ Stream Financing**

***ASK ABOUT OUR EXCLUSIVE DEALER INVENTORY
PARTICIPATION PROGRAM AND FULL SPECTRUM PORTAL***

Please send contract packages to:
TGN Funding
129 Mirramont Lake Drive
Woodstock, GA 30189
770-282-8505 Office 770-502-6655 Fax
www.tgnfunding.com

TERMS

	0 - 30k	31 - 40k	41 - 50k	51 - 60k	61 - 80k	81 - 99k	> 100k
2014 - NEWER	48	48	45	45	42	39	39
2012 – 2013	48	45	42	42	39	39	36
2010 - 2011	42	42	42	42	39	39	36
2008 - 2009	42	39	39	39	39	36	33
2006 - 2007	39	39	39	36	36	36	33
2004-2005	36	36	36	36	36	33	30
2003 & Older	30	30	27	27	27	24	18

Underwriting Grid

Underwriting Guidelines	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
Advance (NADA Clean Trade)	Max 145% of MMR	Max 150% of MMR	Max 160%	Max 165%	Max 175%
Proof of Income	Flexible	Flexible	Required but Flexible		
1 st Payment -30 Days					
GPS Device	SVR/TGN APPROVED	SVR/TGN APPROVED	SVR or TGN APPROVED		
Minimum Income Individual	\$3,000	\$2,500	\$2,200	\$2,000	\$1800
Minimum Income Joint	\$4,000	\$3,500	\$3,400	\$3,000	\$2,500
Debt to Income Ratio	Up to 45%	Up to 45%	If PTI is 15% or less and Income is \$3,500 or more		
Payment To Income Ratio	18%	18%	18%	18%	18%
Employment	2 Year History Required with 1 Year Current Recommended (6 months w/ valid explanation in same field)				
Residence	2 year History... Renter 1 Year at Current Address Home Owner No Minimum Required				
Auto History (never to exceed): Installment Loan History	60 Days \$5,000	90 Days 2,500	120 Days \$2,000	150 Days \$1,500	180 Days \$1,000
Credit History ...Minimum Of: Satisfactory Trades Open: For Minimum of:	5 Years 4 Trades 24 Months	3 Years 3 Trades 12 Months	2 Years 2 Trades 9 Months	1. year 2. Trades 6 Months	No Credit Ghost

No "Repossessions" within the last	REPO - 4 Years	REPO - 3 Years	REPO - 2 Years	REPO - 1 Year	REPO - 6 months
BK... Discharged or Dismissed	BK - 3 Yrs Ago	BK - 1 Yr Ago	BK - Discharged	BK - Discharged	BK – Disch/Dism
Minimum FICO Scores	600	575	499	450	0
Minimum Down Payment	5%	5%	\$1,000	\$1,500	\$1,500
Minimum Discount Rate	18%	20%	22%	25%	25%
Processing Fee	\$95	\$95	\$95	\$95	\$95
Maximum Contract Financed \$\$	\$14,000	\$12,000	\$10,500	\$10,000	\$8,000
Maximum AGE of Car or Truck	20 Years	12 Years	10 Years	10 Years	12 Years
Interest Rates	17.99%	19.99%	21.99%	23.99%	24.99%
Maximum TERM	48	48	45	42	36
Maximum MILEAGE	150,000	100,000	No Mileage Restriction		No Mileage Restriction
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WWW.TGNFUNDING.COM					