

Growing businesses in 36 states

For 10 years the experienced team of lending professionals at Mobility has helped dealers approve more loans and sell more vans. Mobility is now the leading non-bank credit service provider in the Country dedicated to the physically disabled community.

For Professional Use Only

Standard Program is our most popular program. Dealers rely on this program as the backbone of their sub-prime finance business.

Fico	640 & Below
DIR	50%
Max Term	24-84
Rates:	10.99-18.99%
Down Payment	10-20%
Max LTV	110%
Standard Discount	5%
Vehicle Age	12 *exceptions up to 15

Benefits

- 1 hour approval
- No min. FICO
- No min. amount finance
- No min. income
- No min. job/res time
- Mileage up to 125K
- Up to 84-month terms
- Previous repossessions
- Hard to prove income

Requirements

- Proof of Income
- Landline/Cell Phone Number
- Proof of Insurance and max \$500 deductible
- Proof of Residence
- Valid ID (State Issued)
- Completed/Signed Credit Application

Contact:
 Christy Alston - Manager
 804-918-9601
calston@mobilityacceptance.com

ALL out-of-state titles require a Lienholder Statement

Valid State Issued Drivers License/ID

Service Contract max \$3,500

Max GAP \$800

No trust, livery or straw purchase

No salvage, lemon law, or grey market units

Advance based on NADA retail and conversion retail value

Terms are subject to mileage

Dealer Payout

1.25% of AF to dealer

at funding & \$100.00

Gift Card to Sales

Manager

Dealer Rate Sheet	As of 10/9/20	Tier I	Tier II	Tier III	Tier IV
Model Year	Term*	740+	739-700	699-680	679-650
2021-2018	63	4.99	5.25	5.75	7.25
	66	5.25	5.99	6.25	7.99
	72	5.75	6.25	6.49	8.49
	75	5.99	6.75	6.99	8.99
2017-2016	60	5.49	5.99	6.49	8.99
	66	5.99	6.49	6.99	9.25
	72	6.49	6.99	7.49	9.49
2015-2014	60	5.99	6.99	7.99	
	72	6.99	8.49	8.99	
2013-2012	60	6.99	8.49	8.99	
	72	7.99	9.25	9.99	
2011-2010	36	8.75	9.75	10.75	
	48	9.75	10.75	11.75	

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We accept applications via:
Dealer Track, Route One, Dealer Portal

Application Process

Dealer:

Send application to Mobility to be assigned a loan processor

Our process:

Pull and review credit

***Develop delinquency if necessary**

Calculate debt to income & disposable Income

Send to Underwriter for decision

Send terms to dealer and requested stipulations

*** Stipulations can be sent from the Dealer Portal, Launcher OR via Secure Email**

Closing/Funding Process

Dealer:

Send stipulations to Mobility

Our process:

Stipulation Received

Verify/Calculate Income

Verify Residence

Driver's License Received/verified

Mobility creates loan documents and sends to dealer

Dealer:

Prepares approved package and sends to Mobility

Finalization

Mobility receives closing package & conducts final review

***Contracts are generally funded every Friday**

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