

Vehicle Valuations	Extra Clean		Clean		Average		Rough		Term/Mileage	Term/Mileage	Term/Mileage	Term/Mileage
	Model Year	Term	Mileage	Term	Mileage	Term	Mileage	Term	Mileage	190,001-210,000	210,001-230,000	230,001-250,000
2024/2025	84	<35,000	84	<60,000	84	<95,000	78	<120,000	n/a	n/a	n/a	n/a
2023	84	<65,000	84	<95,000	72	<130,000	66	<190,000	36	n/a	n/a	n/a
2022	84	<65,000	78	<95,000	72	<130,000	66	<190,000	36	30	n/a	n/a
2021	84	<75,000	78	<110,000	72	<150,000	66	<190,000	36	30	24	24
2020	78	<85,000	78	<110,000	72	<150,000	60	<190,000	36	30	24	24
2019	78	<95,000	78	<130,000	66	<170,000	54	<190,000	36	30	24	24
2018	72	<105,000	66	<130,000	60	<170,000	54	<190,000	30	30	24	24
2017	66	<105,000	66	<140,000	60	<165,000	54	<190,000	30	30	24	24
2016	No Book Value		54	<145,000	48	<165,000	42	<190,000	30	24	24	24
2015	No Book Value		36	<145,000	36	<165,000	36	<190,000	30	24	24	24
2014	No Book Value		24	<145,000	24	<165,000	24	<190,000	24	24	24	24
2013	No Book Value		24	<130,000	24	<175,000	24	<190,000	24	24	24	24
2012	No Book Value		24	<125,000	24	<165,000	24	<190,000	24	24	24	24
2011	No Book Value		24	<125,000	24	<155,000	24	<190,000	24	24	24	24

Dealer Reserve and LTV

Interest Rate	Front end Advance	Back end Advance	Total Advance	Dealer Reserve	Lender Fee	GPS Required	Max Finance Amount
9.99% - 18.49%	140%	40%	180%	\$500	\$600	No	no max
18.5% - 25.99%	140%	40%	180%	\$500	\$600	Yes	no max

Additional Details

Min. Down Payment	No minimum down payment required at any rate
Refinances	No minimum months reporting required. Maximum aftermarket, including Dealer Admin Fee, cannot exceed \$2,500. Reserves are payable on all refinances. Please contact the Dealer Relations team to learn how to structure a refinance. Quantifi refinances must be done by the client through Quantifi Customer Service
CARFAX damages	No maximum claims limit. Enter the sum of the total claims and estimates into the worksheet, for totals above \$5,000 the wholesale value is reduced by 25% of the total claims amount. Glass records must be included
LTV Booking	Provincial Canadian Black Book Value with KM adjustment
Funding	Digital funding directly on the Credit App portal. No Fax or Email

Who We Buy

- New Canadians
 - Self Employed
 - Newly employed
 - Sharing economy workers (Uber, Skip etc.)
 - Students & First Time Buyers
 - Limited or blemished credit
- ✓ No minimum income
 - ✓ All types of income (Payroll, E-transfer, EI, Government Support, CCB, etc.)
 - ✓ No minimum time on job
 - ✓ No PDF of paper statements, paystubs or NOA's
 - ✓ No minimum time since last repossession
 - ✓ 9 - SIN social insurance numbers are welcome
 - ✓ Digital POI completed anywhere
 - ✓ Learners/Class 7 Drivers Licenses and International Drivers Licenses (with valid Government ID)

Aftermarket Guidelines

Admin Fee	Maximum: \$1,500 counted towards back end advance
Extended Warranty	Maximum \$4,000 cost, minimum \$3,000 claim coverage, two-year minimum and 40,000 KM coverage including powertrain and transmission (Enter amount excluding GST and PST. Taxes would be calculated and automatically applied to the Total Financed Amount, adjust taxes using 'Additional Tax Amount' field as required by Province)
GAP	Max \$3,500 GAP. GAP term must match loan term (GAP insurance is tax exempt)
Required insurance coverage	Minimum 3 months coverage Comprehensive & Collision (max. deductible \$1,000 for each) Lien Holder info: Quantifi Inc. PO Box 164 - 16 Midlake Blvd SE Calgary, AB T2X 2X7