

Program Guidelines	<p style="text-align: right;">NewStart^(sm) Lending 7901 Vine Street, Suite 200 Cincinnati, Ohio 45216 (888) 721-2800 fax: (513) 721-2826</p>
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Document List

1. **Full Coverage Insurance Form** - filled out completely and verified. Maximum deductible \$500 and insurance form signed by the dealer and the customer.
2. **Income Verification** - (current pay-stub with year to date)
3. **Complete Reference List** - (3 names with complete addresses and telephone numbers)
4. **Buyers Order** - (complete and signed by dealer)
5. **Book-Out Sheet** - (complete and signed by dealer)

Maximum Mileage and Terms*

Loan Term	Maximum Miles
60	20,000
54	35,000
48	50,000
42	60,000
36	70,000
30	75,000
24	85,000
18	90,000
12	99,000

***Vehicles 7 Years Old or Newer Qualify**

Maximum Dealer Advance

120% of NADA TRADE (not to exceed retail) plus or minus any adds or deducts for options, and plus or minus any adds or deducts for mileage. Any applicable fees under the Acknowledgement of Joint Marketing Fees agreement will be deducted and charged from the agreed upon amount balance-to-finance on your Buyers Order.

Lien holder / Title Documents

The first and only lien holder on the title or ownership certificate must be **U.S. Bank NA** (or, if customer resides in the **State of Ohio**, 722 Redemption Funding, Inc., dba The NewStart Loan Company^(sm)), 7901 Vine St Ste 200, Cincinnati, OH 45216.

Dealer Funding

Dealers will be funded promptly after receipt of properly completed loan package and certificate of title or ownership with first lien of **U.S. Bank NA** (or, if the customer resides in the **State of Ohio**, 722 Redemption Funding, Inc., dba, The NewStart Loan Company^(sm)) noted on same. Franchise dealers may be funded by completion of Guaranty of Title Lien form in place of completed title work.