



DynaFlow Acceptance Credit Parameters and Guidelines

DESCRIPTION

Indirect Contract Purchase Program to purchase contracts from approved automotive repair dealers that provide goods/service for automotive repair and maintenance to individual credit buyers.

ELIGIBLE DEALERS

Nationally recognized franchised and independent entities that meet Dealer eligibility standards

ELIGIBLE CREDIT BUYERS

US citizens and permanent resident aliens

CONTRACT TYPES

6, 9 or 12 months

PRICING

See Term Sheets

CONTRACT AMOUNTS

Minimum of \$1,200

Maximum of \$3,500

PERSONAL CREDIT

Generally a credit report is not required nor are minimum credit scores required. See specific Credit Standards below for additional details.

DEBT-TO-INCOME ANALYSIS

Not Required

MINIMUM INCOME

\$1,300

DISPOSABLE INCOME

Credit Buyers are required to meet a minimum net disposable income test, based on family size. Disposable income is calculated as gross monthly income multiplied by 80%, less all debts and housing expense (rent/mortgage payment including subject contract payment). Fixed income is utilized 100%.

Example:

Gross Income	\$2,500 (x .80 - \$2,000)
Net Income	\$2,000
All debts/housing/contract payment	\$1,250
Net Disposable Income	\$750 (\$2,000 - \$1,250)

The minimum net disposable income requirements are as follows:

One Dependent	\$300
Two Dependents	\$350
Three Dependents	\$425
Four Dependents	\$500

If the ACTUAL net income is able to be determined by the credit buyers' paystubs, and is more favorable than 80% of the monthly gross income, then actual net income may be used.

Non-taxable income may be used at 100% when determining net disposable income

