



**RETAIL FINANCE PROGRAM
RATES EFFECTIVE 12/01/2013**

Term (months)	Credit Bureau Scores/Rates*			
	700+	680-699	660-679	640-659
24	7.99%	8.74%	9.49%	9.99%
36	8.24%	8.99%	9.74%	10.24%
48	8.49%	9.24%	9.99%	10.49%
60	8.74%	9.49%	10.24%	10.74%
72	8.99%	9.74%	10.49%	10.99%
84	9.99%	10.74%	11.49%	11.99%
120	11.99%	N/A	N/A	N/A

* For loan amounts less than \$5,000.00, add 4.00% to the above rates.

* Applicants with credit scores lower than 640 must be approved by company President, rates will vary per credit underwriting.

PROGRAM GUIDELINES: RATES FOR NEW ALUMINUM TRAILERS.

- 24 to 84 month term: Available on all trailer brands sold by authorized Universal Trailer dealers. Trailers must be new (new is defined as untitled and within 2 years old from the current model year being produced). Minimum loan amount is \$2,500.00, minimum monthly payment is \$100.00
- 120 month extended term: Available on all trailer brands sold by authorized Universal Trailer dealers. Trailers must be new (as defined above), standard models, available on finance amounts between \$10,000.00 - \$90,000.00, and customer Equifax credit bureau score must be over 700.
- Down Payment: -Standard terms are 10%. Additional down may be required due to applicant's credit history.
-\$0 Down Program – Available to customers with credit bureau scores over 700 (available on monthly repayment terms only).
- Verification of Income is required on all applicants with loan amounts over \$25,000.00.
- Quarterly, semi-annual, and annual payment terms are available on all loan programs except the 120 month term
- Loans written in business names require personal guaranty from owner.
- Rates are valid for 30 days from approval date, credit commitment is good for 60 days from approval date. Maximum advance is 125% of manufacture invoice (including tax title, and license, and freight).
- Maximum collision/comprehensive insurance deductible allowed is \$1,000.00 Evidence of insurance covering the trailer, with FLCC Financing listed as loss payee is required before funding.
- All units must be titled within 30 days from the date of sale. The title work must be done by either the Dealer or by FLCC (except in states which require the consumer to title).
- FLCC Financing must receive a complete, fully signed (original signatures) loan package, prior to funding.
- Credit score does not guarantee loan approval or terms.
- Rates and terms are subject to change.

LIEN HOLDER ADDRESS:

FLCC Financing Corp.
103 20th ST NE STE #4
Stewartville, MN 55976

LOSS PAYEE ADDRESS:

FLCC Financing Corp.
103 20th ST NE STE #4
Stewartville, MN 55976

FLCC FINANCING CONTACT INFORMATION

Ph: 507-533-6600 Fax: 507-533-6633

FLCC Financing Corp
103 20th ST NE STE #4
Stewartville, MN 55976