



# How Dealers Can Minimize Fees

## 1 Structure Deals with the Lowest LTV Possible

» Low LTV deals have our lowest fees.

## 2 Avoid High Depreciating Collateral

» Honda, Toyota, Nissan, Infiniti, Lexus, and Acura have higher recovery rates. Saturn, Chrysler, Dodge, Kia, Suzuki, Mitsubishi, Oldsmobile, Plymouth, Pontiac, Hummer, Saab, Daewoo, Mercury, and Isuzu vehicles have low recovery rates and may be subject to additional fees.

## 3 Submit Full Deal Structures

» Submit full deal structures which include collateral (vehicle make, model, mileage, and book), down payment, LTV, and amount financed.

## 4 Avoid Extended Term

» Contracts in excess of 60 months may be subject to additional fees.

## 5 Avoid Expired Approvals

» Send complete funding packets with all documents to ensure that the contract moves quickly and smoothly in funding.

## 6 Stay Within Maximum Interest Rate Limits

» If buy rate is above maximum interest rate limit, additional fees may be assessed to buy the rate down to the legal limit.

## 7 Submit Clean Contracts

» Clean Contracts help prevent a contract from being “kicked” and thus avoid fees upon re-submission.

## 8 Minimize Exceptions

» Exceptions to Drive’s underwriting and funding guidelines may result in additional fees. Stay within program parameters.

**Remember, we are buying all non-prime deals.  
Send us all your applications 625 and below.**

