

# Roadrunner Financial

## Powersports Lending Program Suzuki - 2017 Rate Sheet

### Motorcycle & Scooter - New Models 2014 - 2017

Min FICO Range	Tier	Year	24 - 36M	48M	60M	72M
660+	3	'14 - '17	9.99%	10.99%	11.99%	13.49%
630-659	4	'14 - '17	13.49%	14.49%	14.99%	16.99%
600-629	5	'14 - '17	16.99%	17.49%	17.99%	N/A
580-599	6	'14 - '17	17.99%	17.99%	17.99%	N/A
No FICO	7	'14 - '17	17.99%	17.99%	17.99%	N/A
550-579	8	'14 - '17	20.99%	20.99%	20.99%	N/A

### ATV - New Models 2014 - 2017

Min FICO Range	Tier	Year	24 - 36M	48M	60M	72M
660+	3	'14 - '17	10.99%	11.99%	12.99%	14.49%
630-659	4	'14 - '17	14.49%	15.49%	15.99%	17.99%
600-629	5	'14 - '17	17.99%	17.99%	17.99%	N/A
580-599	6	'14 - '17	17.99%	17.99%	17.99%	N/A
No FICO	7	'14 - '17	17.99%	17.99%	17.99%	N/A
550-579	8	'14 - '17	20.99%	20.99%	20.99%	N/A

#### Hard Credit Requirements

No FICO less than 550\*  
No charge-offs in past 12 months  
No active or dismissed bankruptcies  
No open derogatory credit lines  
No active unsatisfied liens or judgements

LTV for 660+ capped at 105% of MSRP with 5% min down payment

LTV for 630-659 capped at 100% of MSRP with 10% min down payment

LTV for 600-629 capped at 95% of MSRP with 10% min down payment

LTV for 550-599 capped at 85% of MSRP with 20% min down payment

LTV for No FICO capped at 90% of MSRP with 15% min down payment

Additional advance for Suzuki Extended Warranty & Tire and Wheel products

Insurance required on vehicles over \$12,000 loan amount (\$8,000 for Tier 7).

New Vehicles Only.

No discount fees or dealer recourse.

Overall minimum financed \$3,000.

Minimum financed by term:

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72M \$6,500, 60M \$5,000, 48M \$4,400, 36M \$3,800, 24M \$3,000

*\*Tier 8 550 - 579 coverage not available in AR, CT, FL, ME, MN, MS, NC, NE, NY, SC, TX  
State usury limits apply to AR and CT (capped at 16.99%) and NY (capped at 15.99%).*

## Core Program Details

**State Exceptions:** Roadrunner is currently not available in AK, DC, HI, KY, MA, SD, RI, VT.  
Lending eligibility based on customer's state residence.

Credit decisions are based on a variety of risk and stability factors and approvals are the sole discretion of Roadrunner Financial. Approvals are valid for 30 days from application submitted date.

### Stipulations required for closing:

- Proof of income:
  - Two paystubs or two bank statements (tax return required for self employed)
- Proof of identity (residence where applicable)
- Proof of working telephone number
- Proof of insurance (if loan amount over \$12,000)
- Proof of title application (where applicable)
- Copy of MSO

Dealer is responsible for processing the title applications and perfecting the lien.  
Funding will only occur once all stipulations are verified and contracts are signed.  
Roadrunner Financial pulls from the Experian FICO8Auto bureau.  
Max amount financed is \$25,000.

## Thin File

Customers with less than 18 months of credit history may qualify for our thin file / first time buyer program. Credit decisions are determined by a variety of stability factors. Program guidelines include:

- Less than 18 months of credit history
- Minimum of 600 FICO or no credit score (Code 9002 and 9003 in Experian)
- Minimum \$2000 / month income
- Positive cash flow over a four-month period (shown through bank account statements; aggregate period not every month)
- Proof of employment

### Stipulations Required for Closing

- Proof of income:
  - 4 bank statements from last four months
  - 1 most recent paystub
- Proof of identity
- Proof of address
- Proof of working telephone number
- Proof of title application (where applicable)
- Proof of insurance (if loan amount over \$8,000)
- Copy of MSO

\*Customers with no Experian profile do not qualify for this program. (Many customers with no credit score or recent credit history still have an Experian profile).