

**Customer**

**Credit**

Non Bureau Score Driven Underwriting  
Repossessions  
Bankruptcies

**Income/Employment**

No Minimum Job Time  
All Levels of Military Considered  
Self Employed

**Residence**

No Minimum Residence Time

**Vehicle**

**Model Year**

No Age Restrictions

**Mileage**

No Mileage Restrictions

**Deal Structure**

Wide Range of LTVs Considered  
Finance Retail Value and Above  
Discount as Low as 7%  
Terms up to 72 Months

**Minimum \$1,000 Down or \$500 With Trade**

**Highlights**

- No Recourse
- No GPS
- No Reserve
- No Enrollment Fees
- Rapid Credit Decisions
- DealerTrack Applications
- RouteOne Applications
- Focus on Affordability

We also provide  
**Capital Solutions**  
through Spartan  
Financial Partners.



Sales:	Underwriting:	Funding:	Dealer Enrollment:
(866) 202-6912	(866) 202-6914 Fax (866)740-0569	(866) 202-6916 Fax (937)805-4245	(866) 202-6918 Fax (866)740-0567

**American Credit Acceptance**

961 E. Main Street  
Spartanburg, SC 29302  
www.americancreditacceptance.com

Sales: 866-202-6912



## References

American Credit Acceptance will verify a minimum of 5 complete references to confirm valid and working phone numbers. American Credit Acceptance has developed the following criteria as to what deems a complete reference:

- Full Name (First and Last)
- Phone Number (Area Code included)
- Relationship to Applicant

**Rapid Funding Recommendation:** It is recommended that the dealer have the customer provide a total of 8-10 different references with valid and working phone numbers.

## Titles

In addition to a front and back copy of the title, the dealer must provide the Title Application filled out with the buyers name (s) and American Credit Acceptance as the lien holder in order to fund a deal. American Credit Acceptance reserves the right to hold back funding on future deals if past due Liens are not perfected within a timely manner.

## Customer Welcome Call

The buyer will be contacted during the verification process by our Confirmation Team and he/she will be asked a few questions prior to funding their loan. The Confirmation Team will verify collateral, payment, customer-contact, contract information, and encourage customers to participate in auto pay.

**Rapid Funding Recommendation:** It is recommended that the dealer verify the customer is able to be contacted at the phone number they have listed and note the best times for us to contact them prior to the vehicle leaving the dealership.

## Primary Buyer/ Driver's License (DL)

The driver of the vehicle must be listed as the primary buyer and must have a valid Driver's License.

## Proof of Income

American Credit Acceptance requires that all applicants provide proof of income prior to funding. Please use the **Proof of Income Guidelines** in order to ensure a timely verification process.

## Proof of Residence

Each applicant is required to provide valid information. American Credit Acceptance will verify that proof of residence coincides with the information documented on the retail installment contract and other dealer provided documents. Please use the **Proof of Residence Guidelines** in order to ensure a timely verification process.

## Insurance

Must be full coverage with deductibles at \$1,000 or less. The following must be provided on the policy page:

American Credit Acceptance as the lien holder, the buyer as the insured, effective policy dates, and the vehicle financed.

In some instances, insurance providers offer online insurance verification. It is acceptable with American Credit Acceptance that insurance is verified online, as long as the above information is available.

**Rapid Funding Recommendation:** It is recommended that the dealer verify with the insurance agency that the customer has full coverage insurance and that American Credit Acceptance is shown as the lien holder prior to delivering the vehicle.

Please refer to the American Credit Acceptance Funding Checklist for complete funding requirements.

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