



Financiers of Fine Classic Automobiles

www.jjbest.com • 1-800-USA-1965

BASIC UNDERWRITING GUIDELINES

VEHICLES FINANCED

J.J. BEST BANC & CO takes pride in being **THE ONLY** national company to finance all turnkey, street legal special interest and collector automobiles. We will finance antique, classic, exotic, hot rod, kit, muscle and sports cars. So whether you are buying a 1901 Locomobile or a 2001 Chevrolet Corvette, a 1932 Ford Street Rod or a 1965 Cobra Kit Car, we are your best source for financing.

AMOUNT FINANCED

J.J. BEST BANC & CO can finance up to 90% of the selling price or book value (CPI Black Book, NADA, Old Cars Price Guide) whichever is less. In some cases we can also finance the tax, tags, title and registration fees to help limit the out of pocket expense to the buyer. If a vehicle is modified and/or does not have a book value, we will finance up to 90% of the appraised value (third party appraisal to be supplied to us by you or the buyer). All kit or replica vehicles require a minimum of 20% down payment and an appraisal.

CREDIT

J.J. BEST BANC & CO requires good credit, but we do not like to give a minimum credit score do to the high a variation in credit scores between the credit bureaus. Each credit bureau also has many different "score cards". A customer may go online and see he has a 640 credit score with Experian but J.J. BEST BANC & CO may pull a 680 or a 600 with the same credit reporting agency. Because of these common variations, we recommend that you send us every application so we can determine what we can or cannot offer.

RATES

J.J. BEST BANC & CO typically does not offer a "rate sheet" to dealers. Our low rates are based on multiple factors because we finance many different categories of automobiles. Some of the factors involved are, but are not limited to, current market conditions, credit rating, debt to income ratio, amount financed, loan to value, term, type of vehicle, etc.

OVERVIEW

There are not a lot of options for your customers in today's financial climate. J.J. BEST BANC & CO offers the most flexible and convenient options with low rates and long terms. Send us all your applications first and let us help you sell more cars.

Dealer Package



ATTENTION: Taylor Allen

Financiers of Fine Classic Automobiles

P-508-991-8000

taylor@jjbest.com

www.jjbest.com

Quick Credit Application

Full Name: _____ **D.O.B.:** _____

Social Security Number: _____

Current Address: _____ **Years There:** _____

City: _____ **State:** _____ **Zip:** _____

Home Phone: _____ **Work/Cell Phone:** _____

Employer: _____ **Position:** _____

Years There: _____ **Monthly Income:** _____

Real Estate Value: _____ **Mtg/Rent Payment** _____

Auto

RV

Vehicle Year: _____ **Make:** _____ **Model:** _____

Selling Price: _____ **Loan Amount:** _____

I/WE HAVE READ THIS APPLICATION AND CERTIFY THAT EVERYTHING I/WE HAVE STATED IS ACCURATE. BY SUBMITTING THIS APPLICATION FORM I/WE GIVE J.J. BEST BANC & CO. ITS CORPORATE AFFILIATES, AND ITS ASSIGNS, THE AUTHORIZATION TO ACCESS MY/OUR CREDIT REPORTS, EMPLOYMENT HISTORY OR ANY OTHER INFORMATION FROM ANY SOURCE, AND TO REPORT INFORMATION ABOUT THIS APPLICATION TO OTHERS. I/WE ALSO AGREE TO NOTIFY J.J. BEST BANC & CO. OF ANY MATERIAL CHANGES. I/WE UNDERSTAND THAT THE INFORMATION I/WE HAVE PROVIDED IS GIVEN TO OBTAIN CREDIT FROM J.J. BEST BANC & CO. OR ITS ASSIGNEES, AND THAT J.J. BEST BANC & CO. WILL RETAIN THIS APPLICATION WHETHER OR NOT IT IS APPROVED, EXCEPT AS OTHERWISE PROHIBITED BY APPLICABLE LAW OR REGULATION. J.J. BEST BANC & CO. AND ITS AFFILIATES AND ASSIGNS WILL KEEP YOUR FINANCIAL INFORMATION CONFIDENTIAL. THIS APPLICATION IS SUBJECT TO THE PROPER COMPLETION AND SUBMISSION OF ANY ADDITIONAL CREDIT DOCUMENTS DEEMED NECESSARY BY J.J. BEST BANC AND CO. OR ITS AFFILIATES OR ASSIGNS. MARRIED APPLICANTS MAY APPLY FOR INDIVIDUAL CREDIT. J.J. BEST BANC AND CO. DOES NOT DISCRIMINATE BASED ON RACE, CREED, MARITAL STATUS, OR SEXUAL ORIENTATION. BY SIGNING BELOW YOU AGREE TO RECEIVE ELECTRONIC NOTICES INCLUDING ELECTRONIC NOTICE OF ANY CREDIT DECISION. NOTICES WILL BE SENT TO THE EMAIL ADDRESS YOU HAVE PROVIDED IN THIS APPLICATION. IF THIS IS A JOINT APPLICATION YOU MUST PROVIDE EMAIL ADDRESSES FOR EACH APPLICANT. YOU MAY WITHDRAW YOUR CONSENT TO RECEIVE ELECTRONIC NOTICES BY NOTIFYING US IN WRITING C/O: J.J. BEST BANC & CO., 60 N. WATER ST., NEW BEDFORD, MA 02740.

Signature: X _____ **Email** _____

Dealer: _____ **Phone #:** _____

Please fax to 508-991-8329

60 N. Water St. New Bedford, MA 02740

* Rates and terms subject to conditions imposed by J.J. Best Banc & Co. and subject to underwriting criteria established by J.J. Best Banc & Co., as well as credit and verification of data



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FACSIMILE TRANSMITTAL SHEET

TO: TAYLOR ALLEN

FROM:

COMPANY:

DATE:

FAX NUMBER:508-991-8329

TOTAL NO. OF PAGES INCLUDING COVER:

PHONE NUMBER:

SENDER'S REFERENCE NUMBER:

RE:

YOUR REFERENCE NUMBER:

URGENT FOR REVIEW PLEASE COMMENT PLEASE REPLY PLEASE RECYCLE

NOTES/COMMENTS:



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Did you know that J.J. Best Banc & Co. finances much more than just antique, classic, exotic and muscle cars?

We also finance luxury, sport, modern collectible cars and trucks among many other specialty vehicles! Listed below are just some of the vehicles we finance.

- **Modern Luxury (Up to 2013)**- Acura, Audi, Bentley, BMW, Cadillac, Jaguar, Lexus, Lincoln, Maserati, Mercedes-Benz, Saab, Volvo and more.
- **Modern Sports and Muscle Cars (Up to 2013)**-Audi, BMW, Buick (Grand National, GNX), Chevrolet(Corvette, Camaro, Monte Carlo SS, Impala SS), Dodge (Charger, Challenger, Viper), Ford (Mustang, Shelby, GT500, GT, Cobra, Roush), Jaguar, Lexus, Mini, Nissan (Skyline, any Z car), Mazda (Miata, RX), Toyota (Supra), Plymouth (Prowler), Porsche and more
- **Modern Exotic Cars (Up to 2013)**-Audi, Bugatti, Ferrari, Lamborghini, Lotus, McLaren, Vector and more.
- **Collectible Trucks & SUVs**-Chevrolet (SSR, El Camino), Dodge (Shelby), Ford (Lightning), GMC (Typhoon, Sylcone), Hummer, Jeep, Land Rover, Range Rover, Toyota (Land Cruiser), Volkswagen Bus, and more.
- **Kit Cars, Replicars & Neo-Classics**- Auburn replicas, Cobra replicas, Excalibur, Exotic replicas, Porsche 550/356 replicas, Zimmer and more.
- **Specialty and Collectible vehicles of any era**- From 1900-2013, we finance rare, specialty and collectible vehicles!

We can finance many vehicles not listed above. Call your J.J. Best Banc & Co. representative Taylor Allen today at 1-800-USA-1965 (800-872-1965) with any questions!