

TERMS AND CONDITIONS

Amount financed must be between \$5,000 and \$31,750 for the installment purchase from the inventory of our network of auto dealers of a new or pre-owned vehicle. The monthly payment for the new or pre-owned vehicle cannot exceed 16% of applicant's gross monthly income; vehicle payment totaled with your current monthly payments must not exceed 45% of gross monthly income. A down payment may be required. The vehicle purchased must be a 2011 model-year or newer vehicle. The purchase price and/or vehicle book value must be at least \$5,000. Financing is only available through auto dealerships included in Tidewater Finance Company's dealer network for this program. Financing is for new or pre-owned automobiles for personal use only. Financing is not available for motorcycles, recreational vehicles, mobile homes, commercial vehicles, boats or vehicles with salvage or branded titles. Applicants must be at least 18 years of age and have a regular source of income.

This program is initiated through auto dealerships that are included in Tidewater Finance Company's dealer network operating in many states throughout the United States.

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