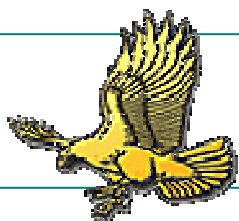


Criteria	SUB-ZERO	PLATINUM	GOLD	SILVER
Repos & Foreclosures	Gold or Platinum	None in Last 24 Months Unless Due to BK. Must Have ReEstablished Credit.	None in Last 12 Months Unless Due to BK.	None in Last 6 Months Unless Due to BK.
Bankruptcies	Gold or Platinum	No Multiples, Must Be Approved By Admin, No Major Derog Since BK.	No Multiple, Must Be Approved By Admin, No Major Derog Since BK.	Allowed, But Must Have Redeeming Features.
Judgements	Gold or Platinum	Maximum \$5K in last 2 Years unless due to BK.	Maximum \$ 10K in last 2 Years unless due to BK.	Maximum \$ 2K in Last Year.
Collections & Charge Offs	Gold or Platinum	< \$1,000 during last 12 Months.	<\$ 2,500 during last 12 Months.	<\$ 5,000 during last 12 Months.
Credit Requirements	Gold or Platinum	All Open Auto, Revolving and Installment Trades Must be Current 3 Years in Bureau w/ Positive Auto Credit or \$3,000 High Installment Credit.	All Open Auto, Revolving and Installment Trades Must be Current 1 Year in Bureau w/ Positive Auto Credit or \$2,000 High Installment Credit.	All Open Auto, Revolving and Installment Trades Must be Current 1 Years in Bureau w/ Positive Auto Credit or \$1,000 Positive Credit.
Residence (NO LA)	Gold or Platinum	24 Months at Current Address or 3 Years in Area or New Homeowner.	12 Months with Current Address or 3 Years in Area or New Homeowner.	3 Months at Current Address or 3 Years In Area or New Homeowner.
Employment	Gold or Platinum	12 Months w/ Current Employer w/ 3 Year History.	6 Months w/ Current Employer w/ 3 Year History.	3 Months w/ Current Employer w/ 3 Year History and no gaps.
Military	Gold or Platinum	E-4 or Higher w/ Allotment.	E-3 or Higher w/ Allotment.	E-3 or Higher w/ Allotment.
Beacon	550	550 +	450-550	< 450

<p>Commercial Vehicles OK Dancers MUST Pay Income Tax Cash Paid Employees MUST be Verifiable Base Book Less Deducts</p>	<p>6 Year & Newer Vehicles All Rebates Go To The Mint DealerTrack Friendly-Add (800) 591-6468 All Deals Subject To Final Approva I</p>	<p>NO Louisanna Addresses or References in last 5 yrs Approvals Are Good For 30 Days Self Employed (No Income Verification) Simple Funding-No Additional Stipse</p>
--	---	--



The Mint Leasing, Inc.

323 North Loop West, Houston, TX 77008, Phone: 713.665.2000 Fax: 713.665.8311 info@mintleasing.com

	SUB-ZERO	PLATINUM	GOLD	SILVER
Maximum Finance	\$ 150,000	\$ 150,000	\$ 150,000	\$ 150,000
Discount & Bank Fee	\$ 0 / \$ 0	\$ 0 / \$ 0	\$ 0 / \$ 0	\$ 0 / \$ 0
Minimum Down Pmt	\$ 0	20% of Advance	25% of Advance	30% of Advance
Buy / Sell Flat	\$ 500	\$ 500.00	\$ 500.00	\$ 500.00
Minimum Income	No Minimum Income Requirements			
DTI / PTI	No PTI / No DTI Requirements			
CLAH	No	No	No	No
Service Contract	Yes	(Warranty Can Be Substituted For Advance)	(Warranty Can Be Substituted For Advance)	(Warranty Can Be Substituted For Advance)
Gap Advance	Yes	(Gap Can Be Substituted For Advance)	(Gap Can Be Substituted For Advance)	(Gap Can Be Substituted For Advance)
Advance	100%	120% NADA Trade / Invoice + TTL	110% NADA Trade / Invoice + TTL	100% NADA Trade / Invoice + TTL
Term Extensions	\$300/6 Mo	\$ 300 / 6 Months	\$ 500 / 6 Months	\$ 750 / 6 Months

Mint Benefits

No Mileage Restrictions
No DTI / PTI & \$0 Down Programs
No Fees & No Discounts
No Multiple Auto Restrictions
EASY Paperwork - No Minimum Beacon
Self Employed – No Minimum Income
100% Of Rebate for Down Payment
Any Approvable Co-Signers Anywhere
No Max Amount Financed
Open Chapter 13 w/ Trustee Letter
No Look To Book – Fast OK's & Funding



Contact Information

	Local	800	Funding
Phone	713.665.2000	866.311.6468	713.665.8622
Fax	713.665.8311	800.591.6468	713.665.4613

John L. Colburn	General Manager	713.802.3400	john@mintleasing
Sean Ward	Senior Credit Analyst	713.802.3414	sean@mintleasing
Ashli McConnell	Credit Analyst	713.802.3411	ashli@mintleasing
Monica Muniz	Senior Funding Analyst	713.802.3424	monica@mintleasing
Jennifer Pina	Verifier	713.802.3428	jennifer@mintleasing
Carolynn Cortez	Collector	713.802.3404	carolynn@mintleasing
Mike Hudgens	Inventory Manager	713.802.3408	mike@mintleasing

The Mint Leasing, Inc.

323 North Loop West, Houston, TX 77008, Phone: 713.665.2000 Fax: 713.665.8311 info@mintleasing.com