



| | CURRENT GAP PROGRAM | |
|-------------------|--|--|
| | Franchise/Indy | |
| | Non-TUC | TUC |
| MAX LOAN TO VALUE | 150% | 150% |
| TERM BANDS | 1-60 61-72 73-84 + Exceptions | 1-60 61-72 73-84 + Exceptions |
| MAX AMT. FINANCED | \$100k | \$100k |
| MAXIMUM TERM | 84m | 84m |
| RATING | Standard & Preferred (Indy must use Standard) | |

| NEW GAP PROGRAM | | | | | | | |
|--|--|--|--|--|--|--|--|
| Franchise | | | | Indy | | | |
| Non-TUC | | TUC | | Non-TUC | | TUC | |
| 150% | 125% | 150% | 125% | 150% | 125% | 150% | 125% |
| 1-60 61-72 73-84 85-96 + Exceptions | 1-60 61-72 73-84 85-96 + Exceptions | 1-60 61-72 73-84 85-96 + Exceptions | 1-60 61-72 73-84 85-96 + Exceptions | 1-12 13-24 25-36 37-48 49-60 61-72 73-84 | 1-12 13-24 25-36 37-48 49-60 61-72 73-84 | 1-12 13-24 25-36 37-48 49-60 61-72 73-84 | 1-12 13-24 25-36 37-48 49-60 61-72 73-84 |
| \$125k | \$125k | \$125k | \$125k | \$125k | \$125k | \$125k | \$125k |
| 96m | 96m | 96m | 96m | 96m form, 84m rate | 96m form, 84m rate | 96m form, 84m rate | 96m form, 84m rate |
| Standard & Preferred | Standard & Preferred | Standard & Preferred | Standard & Preferred | Standard | Standard | Standard | Standard |