



**DRIVE YOUR CAR
HOME TODAY**

**DON'T WAIT
TO FINANCE
WITH A BANK**

FINANCE WITH ALBA

BUYER REQUIREMENTS

To purchase a used car from Alba Auto you must meet the following criteria:

- Be over the age of 18
- Be a local Chicago buyer and within a 25-mile radius of 60640
- Carry full-coverage vehicle insurance
- A solid work history and current employer references
- Have a Good Credit FICO Score
- Have zero records of repossessions or bankruptcies or any involvement in financial lawsuits where assets may be repossessed
- Agree that vehicle is purchase in "as-is" condition; without warranty options unless specified

UNDERSTANDING LOAN RATES & TERMS

Your finance rate will depend on the final credit evaluation. The Annual Percentage Rate (APR) we offer starts at 15%.

In order to qualify for a loan you have to provide a down payment. The amount required for a down payment will be based on the price of the car, so it varies.

- Length of payments are offered in flexible increments such as 6-month, 12-month, even 18-month plans.
- Monthly payment plan schedule will be printed showing the APR% charged
- If you want to pay with a credit card each month an additional 4% will be added.
- For ACH/DEBIT, cash, or money orders, there are no additional charges.



CREDIT APPLICATION

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
First Name	Last Name	Zip Code	Personal Phone Number	Work Phone Number	Gross Monthly Income
<input type="text"/>		<input type="text"/>		<input type="text"/>	
Street Address, City		Employer information, address, city, state, contact name and phone number			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
How much can you afford to pay per month for the car?	How many months would you like the loan for?	What is the price range of vehicle you are looking at financing?	Please be prepared to provide references, both employment and personal, as these will be requested.		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
How much is your down payment?	<input type="text"/>		<input type="text"/>		
<input type="text"/>	<input type="text"/>		<input type="text"/>		
Signature	<input type="text"/>		Date		