

Program guidelines

Applicant guidelines

Accepted identity documents	<ul style="list-style-type: none"> State ID card or driver's license: <i>Must be valid, unexpired, in color, and include both the front and back.</i> U.S. Passport and/or U.S. Permanent Residency Card Legal name change document and/or marriage certificate
Co-applicants	Upstart does not currently support co-applicants or co-signers. Title applications that contain a co-applicant will not be accepted.
Non-english support	Dealer is expected to communicate with customers in English for all customer-facing interactions, as Upstart currently supports English-language communications only.

Loan structure

Loan amount	\$5,000 (min) - \$100,000 (max)
Down payment	As low as \$0
Loan term	36-84 months with 75 month option
Max APR	Up to state max allowance
GAP allowance	Up to state max allowance
Back end products	Including service contracts, GAP, tire and wheel protection, paint and fabric, key replacement, prepaid maintenance, theft protection <i>Please note: Credit life insurance is not accepted</i>
Total LTV	<ul style="list-style-type: none"> All in LTV. Not specific to front-end or back-end 30% max back-end based on MSRP/book value
Days to first payment	30 days only
Dealer fee	As low as \$0

Vehicle guidelines

Collateral Value	Black Book Clean Retail for New and Used
Ineligible collateral	Branded titles, lemon, grey market vehicles, and commercial use vehicles, such as cargo vans, cab and chassis vehicles, modified vehicles, livery or those used for delivery services
Maximum vehicle age	All model years considered*
Maximum vehicle mileage	All mileage considered*

*Upstart evaluates vehicles of any age and mileage. Certain vehicles may be subject to monthly program limits and availability.

Dealer compensation

Participation or flat	<ul style="list-style-type: none"> Buy Rate may be adjusted up to a max of 2.5% for terms <= 60mo and 2% for terms >60mo to receive dealer participation of 80% 1% flat of the total amount financed is paid when the contract rate matches the buy rate Max payout = \$3,000
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upstart.com/dealers
dealersupport@upstart.com
1 (800) 535-9749

Contact us

Program features

- Instant decisions on all applications
- Approvals in seconds, not minutes
- Automated verifications with minimal steps, if required
- Soft pull of credit for approval without impacting the applicant's credit score
- All-digital document signing with fast funding
- Instant deal restructure approvals
- Dedicated support for your dealership

Funding guidelines

Funding packet

Contract, funding packet and steps (if any) must be submitted within 10 days from date contract was signed and must include the following:

- Bill of Sale
- Title application with correct ELT/ Lienholder code
 - All signatures
 - Out of state requires certificate of origin or title reassignment
- Factory invoice (new cars)
- Odometer disclosure statement
- Backend product forms (all pages) if applicable
- **California dealers only:** CA 3 Day Right to Cancel Used Car Purchase or Lease form, fully completed and signed, for applicable vehicles

UPDATED Oct 22, 2026

Funding guidelines and addresses



Addresses and phone numbers for funding

Payoff address

Upstart Network
PO Box 849903
Los Angeles, CA 90084-9903

Overnight address (FedEx, UPS and similar)

Lockbox Services 849903
ATTN: Upstart Network
3440 Flair Drive
El Monte, CA 91731

Please reference loan ID, customer name and "payoff check" in the memo.

Warranty cancellation for refunds

Make payable to:
Goldfein, LLC
ATTN: Upstart Network
11720 Amber Park Drive
Suite 450
Alpharetta, GA 30009

Upstart ELT mailing address

Upstart Network, Inc.
PO Box 1503
San Carlos, CA 94070

California Dealers Only (Use this address)

Upstart Network, Inc.
2950 S. Delaware St, Suite 400
San Mateo, CA 94403

Servicing phone number/email address

Servicing phone (Upstart staffed):
1-650-251-4787

Servicing email:
auto.servicing@upstart.com

Address to add for insurance

Upstart Network Inc.
PO Box 1503
San Carlos, CA 94070

ELT codes

State	Upstart ELT number
Alabama	Non ELT state
Arizona	454660612
Arkansas	Non ELT state
California	HPE
Colorado	E4546606120001
Connecticut	Non ELT state
Florida	264485103
Georgia	101243656192
Hawaii	Non ELT state
Idaho	454660612
Illinois	E00002IL
Indiana	4546606120001
Iowa	45466061200
Kansas	47036486
Kentucky	Non ELT state
Louisiana	ESUI
Maine	ME-454660612-001
Maryland	0000010685
Massachusetts	C 50251
Michigan	LH299674
Minnesota	Non ELT state
Mississippi	00-068626048
Missouri	Non ELT state

State	Upstart ELT number
Montana	Non ELT state
Nebraska	38118648
Nevada	UP0006
New Hampshire	Non ELT state
New Jersey	E00002NJ
New Mexico	Non ELT state
North Carolina	000040752344
Ohio	E11787
Oklahoma	LH001960
Oregon	Non ELT state
Pennsylvania	45466061201
Rhode Island	E00002RI
South Carolina	35178242
South Dakota	454660612
Tennessee	Non ELT state
Texas	45466061200
Utah	Non ELT state
Virginia	UNI06
Washington	UAF
Washington DC	454660612
West Virginia	E00002WV
Wisconsin	00131849
Wyoming	Non ELT state

Funding guidelines (cont.)

Agreement to provide insurance

To avoid funding delays, the Agreement to Provide Insurance must include all of the following:

- Applicant's name
- VIN
- Comprehensive and collision deductibles of \$1,500 or less
- Policy number
- Policy effective date
- Upstart listed as the loss payee

Callbacks

Approvals are valid for 14 days from date of approval.

Chargebacks

Dealer compensation will be charged back if the account is paid off, refinanced, voided, canceled, or deemed a loss due to fraud, bankruptcy, repossession or charge-off within 90 days from the contract date. In the event of a chargeback, Upstart reserves the right to recoup any owed amounts by short-funding the dealer's future funded deals.

Repurchase

Upstart may require a dealer to repurchase a Contract under certain circumstances, including but not limited to breaches of the Dealer Agreement, title or lien issues, customer disputes, failure to follow program guidelines, vehicle returns, suspected straw purchases, and First Payment Default (FPD) reviews. All repurchase requests are evaluated based on the relevant facts and circumstances.

Customer verification and servicing

To ensure we can properly identify and service our customers, we require a valid customer email address on every application. This is the primary credential we use for verification, servicing and ongoing support.

California dealers only

California right to cancel

California dealers must include the CA 3 Day Right to Cancel Used Car Purchase or Lease form in the funding packet for every deal involving an applicable vehicle. The form must be completed and signed by the customer and the dealer. Upstart will not fund until the form is received, and incomplete or missing forms may delay funding. Upstart may require a dealer to repurchase a Contract if the form was required but not provided or properly executed.