

Program guidelines

Applicant guidelines

Minimum income \$1,000/month OR \$12,000 annually

Minimum credit score Minimum score of 510 required

Bankruptcy Will not approve applicants with:

- More than 1 bankruptcy on credit report
- Non-discharged bankruptcy

Accepted identity documents

- State ID card or driver's license
- US Passport and/or US 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.

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

Total LTV

- All in LTV. Not specific to front-end or back-end
- Up to 185%
- 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, those primarily used for rideshare (e.g., Uber, Lyft), 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

- Buy Rate may be adjusted up to a max of 2.5% for terms \leq 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

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 applicant's credit score
- All-digital document signing with fast funding
- Instant deal restructure approvals
- Dedicated support for your dealership

Addresses and phone numbers for funding

Payoff address

Overnight Check Address

Upstart Network, Inc
PO Box 103007
Pasadena, CA 91189-3007

NON PO Box address if necessary:

Attn: Upstart Network, Inc
Lockbox #103007
2710 Media Center Dr. Building 6, Ste #120
Los Angeles, CA 90065

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

Upstart ELT Mailing Address

Upstart Network, Inc
2950 S. Delaware St, Suite 410
San Mateo, CA 94403

Address to add for insurance

Upstart Network Inc
PO Box 1503
San Carlos, CA 94070

Servicing Phone number/ Email address

Servicing Phone (Upstart staffed):

1-650-251-4787

Servicing Email:

auto.servicing@upstart.com

ELT codes

State	Upstart ELT number
Alabama	AL103406
Arizona	454660612
California	HPE
Colorado	E4546606120001
Florida	264485103
Georgia	101243656192
Idaho	454660612
Illinois	E00002IL
Indiana	454660612-0001
Iowa	45466061200
Kansas	454660612
Louisiana	ESUI
Maryland	0000010685
Massachusetts	C 50251
Michigan	LH299674
Minnesota	NON ELT STATE
Mississippi	00068626048
Nebraska	38118648
Nevada	UP0006
New Jersey	E00002NJ
North Carolina	NC103406
Ohio	E11787
Oklahoma	OK103406
Pennsylvania	45466061201
South Carolina	35178242
South Dakota	454660612
Texas	45466061200
Virginia	UNIO6
Washington	UAF
Washington DC	454660612
West Virginia	E00002WV
Wisconsin	B021

Funding guidelines

Funding packet

Contract, funding packet and stips (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

Agreement to provide insurance

Comp and collision deductible must be </= to \$1,500

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

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