

# DEALER TIPS



**NORTHLAKE**

Prepared for Dealer Partners of  
Northlake Financial (NLF)

**01.**

## **INSTALL & DELIVERY, DEALER ADMIN, LICENSING**

---

These fields count towards your front-end LTV. They are capped at **\$1000 Admin, \$1000 L & D, and \$300 Licensing.**

**02.**

## **OTHER TAXABLE / NON-TAXABLE**

---

The Other Non-Taxable field is reserved for **GPS applications ONLY**. NLF does not permit the use of the Other Taxable field for any other product or service. The appropriate **A/H, Life Insurance, or Warranty** fields must be used for back-end products.

**03.**

## **TERM STRETCHES**

---

Analysts are happy to consider your application for a **6-month stretch at max**. We are unable to offer a 12-month stretch or stretches beyond our booking guide. NLF does not currently offer a 30 or 42-month term.

**04.**

## **RATE BREAKS & TIER BUMPS**

---

**Rate break and Tier bump considerations** are based on many statistical factors. We appreciate the opportunity to win your deals and can make these exceptions with satisfactory rationale. Current **market conditions affect both dealers and lenders** and we cannot always accommodate your request.

**05.**

## **PAYMENT STRETCHES**

---

A payment stretch will **only be considered once income has been verified**. Requests made before that time will be denied without an exception from management.

**06.**

## **LTV**

---

NLF uses the regional, daily **Canadian Black Book value** and we are unable to grant **any exceptions over and above our current LTV guidelines**. We are happy to assist with structure wherever we can.



**Location**  
201 Minets Point Road  
Barrie, ON, Canada. L4N

**Phone Number**  
1-888-652-5320  
Credit Extension #6101

**Business Hours**  
Mon - Fri: 8AM - 9PM EST  
Sat: 9AM - 6PM EST

# DEALER TIPS



**NORTHLAKE**

Prepared for Dealer Partners of  
Northlake Financial (NLF)

**07.**

## **PAYMENT DEFERRALS**

---

We do **not offer payment deferrals** on our programs. Please ensure your **contract and first payment dates** are entered correctly to avoid printing difficulties.

**08.**

## **P.O. BOX & UNVERIFIABLE ADDRESSES**

---

Please note that NLF cannot fund any deal where the civic address is not verifiable **unless a GPS unit has been installed** at the discretion of the credit department.

**09.**

## **PRINTING**

---

Ensure a **VIN number** was entered along with any **identification details, references** and applicant **email addresses** before finalizing and printing a loan contract. Incorrect payment dates or Tier selections may also cause printing issues.

**10.**

## **DOCUMENTS**

---

Send all files to [documents@northlakefinancial.ca](mailto:documents@northlakefinancial.ca)

**11.**

## **CARFAX CLAIMS**

---

Carfax exception requests must be directed to our **funding department** at [funding@northlakefinancial.ca](mailto:funding@northlakefinancial.ca)

**12.**

## **RETURNING CUSTOMERS**

---

Existing NLF customer must be **currently in good standing** to be reconsidered for financing. Please have applicants contact **Customer Service** to obtain their buyout. The credit department cannot provide this information. Contact **1-888-652-5320 #6200** or [customerservice@northlakefinancial.ca](mailto:customerservice@northlakefinancial.ca)

**13.**

## **BACK-END ALLOWANCES/CAPS**

---

Total backend product allowance is **40% of Black Book** value and **20% for U-Drive**.

*Combination of warranty, A/H, Life etc.*

1-Year Warranty = **\$1200 Max**

2- Year Warranty = **\$2500 Max**

Over 2-Year Warranty = Up to max of **40% Black Book**  
*Less any other products*

GAP = **\$2500** and must be **full term** of loan



### **Location**

201 Minets Point Road  
Barrie, ON, Canada. L4N

### **Phone Number**

1-888-652-5320  
Credit Extension #6101

### **Business Hours**

Mon - Fri: 8AM - 9PM EST  
Sat: 9AM - 6PM EST