

# Full Spectrum Finance Programs



MARCH, 2026

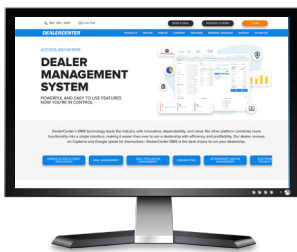
NORTHLAKE FINANCIAL ULC 201 MINETS POINT ROAD, BARRIE, ONTARIO L4N 4C2

## Northlake Boasts the Fastest and Easiest Approvals in the Industry.

*"No Limit" FICO based Lending Tiers*

	<b>TITANIUM</b> 750+	<b>PLATINUM</b> 700-749	<b>GOLD</b> 600-699	<b>STANDARD</b> 500-599
<b>MAXIMUM PTI</b>	20%	20%	18%	17%
<b>RATES</b>	<b>6.99+</b>	<b>8.99+</b>	<b>12.99+</b>	<b>17.99+</b>
<b>MAXIMUM LTV</b>	150%+	140%+	135%+	125%+
<b>VEHICLE MILEAGE (km)</b>	Max 300,000	Max 300,000	Max 300,000	Max 300,000
<b>RESERVE</b>	\$600	\$600	\$450	\$0-\$300*
<b>MAXIMUM PAY CALL</b>	\$930+	\$930+	\$875+	\$800+

*\*Credit depending*



## DEALERCENTER

### Structure All Your Deals to Optimize Approvals!

DealerCenter, exclusively from Northlake, gives you an array of tools including the ability to change the Interest Rate, LTV, Pay Call and Term in real-time.

[dealercenter.ca](http://dealercenter.ca)

### Rapid Approvals

Approvals in under 7 seconds.

### Rapid Income Verification

Fast income technology with Flinks Bank link.

### Funding

Funding is available within 24 hours.

### FICO

No minimum FICO score means more deals to close.

### Income

Income waives on qualifying credit. First pay stub.

### Child Tax Credit

100% as a secondary income source.

### High Kilometer Limits

Up to 300,000 kms on certain units.

### 2nd Unit Approval

On approved credit.

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<b>DELIVERY</b>	The vehicle should not be delivered to the customer before all funding documents have been satisfied and the deal is in "booked" status. FAILURE TO COMPLY IS AT THE DEALERS RISK.
<b>CREDIT APPROVAL</b>	Credit approvals are valid for 14 days.
<b>RESERVE</b>	Based on Program Tier as high as \$600. Front-end under \$10,000 will not qualify for reserve.
<b>INCOME</b>	Will use first pay stub 24 years of age and up. Minimum \$1800 per month. Minimum \$1200 per month plus secondary income. Income waives on qualifying credit. Pay stub must be valid within the last 30 days.
<b>BACK END ALLOWANCE</b>	Titanium 40% of BBV / Platinum 40% of BBV / Gold 30% of BBV / Standard 20% of BBV
<b>WARRANTY</b>	Maximums 1 year warranty \$1500, 2 year warranty \$2500, 3 year warranty \$3000. Exceptions made up to \$5000 for Tier 1 Warranties.
<b>GAP POLICY</b>	Must be for the full term of the loan. Maximum \$2500.
<b>DRIVER'S LICENCE</b>	Customer must have valid Driver's Licence in the province they reside. No G1/Learner's or International Driver's Licences.
<b>CARFAX</b>	Maximum Carfax damage of \$6000 single claim and \$7500 combined. No structure damage; fire or flooding damage; Total Loss vehicle claims.
<b>CO-APPLICANTS</b>	Must reside at the same address. Parents and grandparents can reside at different addresses within the same province.
<b>PROOF OF RESIDENCE</b>	P.O. Box will not be accepted.
<b>FEES</b>	Maximum Install and Delivery Fee is \$1000. Maximum Dealer Admin Fee is \$1000. Maximum Licence Fee is \$300.
<b>REPOSSESSIONS</b>	Will not accept repo in the last 12 months.
<b>BANKRUPTCY</b>	Must be reporting on the bureau, no first day.
<b>NEW CAR ADVANCE</b>	125% MSRP (proof required).

*All credit decisions are subject to change at management's discretion.*

**INCREASE SPEED AND EFFICIENCY IN 2026 WITH DEALERCENTER™. BOOK A DEMO TODAY.**

**1-888-652-5320** Dealer Support Extension: #6102 / [sales@northlakefinancial.ca](mailto:sales@northlakefinancial.ca)