

“BASIC NEEDS” Vehicle Purchase Program

Guidelines for Chapter 13 Plan Auto Financing

Loan Amount:	Not to exceed \$14,000.00
Monthly Payments:	Not to exceed \$400.00
Loan Term:	24 to 60 months
Interest Rate:	Not to exceed 29%
Down Payment:	5% to 10% down
Vehicle Type:	Suggested mileage not to exceed 100,000 Service and Safety inspection performed Extended warranty may be allowed Luxury vehicle or SUV usually not allowed

Please note that the guidelines listed above control the maximum amount the debtor can finance, NOT the amount of money the dealership can secure financing for.

Chapter 13 Repayment Plan Must Be Current

1. Debtors must notify their attorney regarding the intention of a vehicle purchase. The debtor and the attorney will review the debtor's budget (Schedules I and J) to determine how much the debtor can afford for a car payment each month. If necessary, proposed amended Schedules I and J should be submitted to the Trustee for review.
2. Debtors will deal directly with the Broker/ Dealership to select a vehicle and obtain financing that is within the Trustee's guidelines.
3. Once a vehicle has been selected and financing obtained complete the Request to Purchase a Vehicle form and submit to the attorney.
4. Debtor's attorney will fax completed forms to Trustee's office for evaluation.
5. Trustee's office will approve or deny based on information submitted and fax or email response to Debtor's attorney within 2-3 business days. This may be extended to 5 business days during times of heavy credit request activity.
6. Broker/ Dealership may require the following for final approval:
 - a. Full time employment
 - b. Valid Drivers License
 - c. Proof of Auto Insurance
 - d. Personal References

Vehicles targeted for the program will be BASIC NEEDS vehicles. They should be economical to drive, maintain and insure. Additionally, they should have a history of reliability. Sports cars, luxury vehicles and (in most cases) SUV's are prohibited from this program. All vehicles will be based on the absolute need of Debtor for BASIC RELIABLE TRANSPORTATION to and from his/ her place of work so that the plan may continue to be funded successfully.

Below is a list of dealers that can secure financing for individuals in Chapter 13 Bankruptcy – in Alphabetical order by city.

Beaverton

Beaverton Toyota
<http://www.beavertontoyota.com/>
4300 SW Murray Rd.
Beaverton, OR 97005
1-888-536-1305

Carr Chevy World
www.carrauto.com
15005 SW Tualatin Valley Hwy
Beaverton, OR 97006
Sales: 503-644-2161

Carr Subaru Northwest
www.carrauto.com
11635 SW Canyon Road
Beaverton, OR 97005
Sales: 503-520-4110

Carr Used & Carr Auto Body
www.carrauto.com
10075 SW Canyon Road
Beaverton, OR 97005
Sales: 503-520-4110

Herzog-Meier Auto Center
<http://www.herzogmeier.com/>
4275 SW 139th Way
Beaverton OR 97005
503-644-9121

Eugene

Kendall Hyundai
<http://www.kendallhyundai.com/>
495 W 7th Ave
Eugene, Or 97401
866-881-1983

This list is not inclusive and there may be other dealers and financial institutions willing to provide financing.

Gladstone

Ron Tonkin Dodge
<http://www.tonkindodge.com>
19300 SE McLoughlin Boulevard
Gladstone, Oregon 97027
877-274-6515

Ron Tonkin Kia
<http://www.tonkinkia.com/>
19335 SE McLoughlin Boulevard
Gladstone, Oregon 97027
877-226-8148

Toyota Gladstone
<http://www.toyotaofgladstone.com/>
19375 SE McLoughlin Blvd.
Gladstone, OR. 97027
1-800-407-3203

Gresham

Gresham Nissan Subaru
<http://www.greshamnissansubaru.com/>
1928 E Powell Blvd
Gresham, OR 97082
503-661-1200

Murray Chevrolet Mazda
<http://www.murraychevrolet.com/>
1999 E Powell Blvd
Gresham, OR 97080
503-661-2222

Ron Tonkin Hyundai
<http://www.rontonkinhyundai.com/>
675 East Burnside Road
Gresham, Oregon 97030
888-870-5522

Hillsboro

Dick's Country Chrysler Jeep Dodge
<http://www.dickscountrydodge.com/>
767 SW Baseline
Hillsboro, Oregon 97123
800-783-4891

Royal Moore Toyota
<http://toyota.royalmoore.com/>
1415 SE River Road
Hillsboro, OR 97123
503-648-3213

Royal Moore Scion
<http://www.royalmoorescion.com/>
1475 SE River Road
Hillsboro, OR 97123
503-648-3213

Royal Moore Buick Pontiac GMC
<http://gmc.royalmoore.com/>
1380 SE River Road
Hillsboro, OR 97123
503-648-1153

Royal Moore Mazda
<http://mazda.royalmoore.com/>
1380 SE River Rd
Hillsboro, Oregon 97123
503-648-1153

Royal Moore Nissan
<http://nissan.royalmoore.com/>
1326 SE Enterprise Circle
Hillsboro, OR 97123
503-640-5660

Royal Moore Subaru
<http://subaru.royalmoore.com/>
1326 SE Enterprise Circle
Hillsboro, OR 97123
503-640-5660

Milwaukie

Auto Truck Source
<http://www.gladstonesuzuki.com/>
18500 Se McLoughlin Blvd
Milwaukie, OR 97268
1-877-630-8711

Premier Hyundai of Milwaukie
<http://www.premierhyundai.com/>
17225 SE McLoughlin Blvd
Milwaukie, OR 97267
1-888-626-9732

Town & Country Chevrolet
<http://www.tcchevrolet.com/>
16700 SE McLoughlin Boulevard
Milwaukie, OR 97267
1-877-711-9918

Town & Country Mitsubishi
<http://www.portlandmitsubishi.com/>
16900 SE McLoughlin Boulevard
Milwaukie, OR 97267
1-800-519-7304

Town & Country Chrysler Jeep
<http://www.tcchryslerjeep.com/>
16800 SE McLoughlin Boulevard
Milwaukie, OR 97267
1-866-270-9225

Newberg

Newberg Dodge
<http://www.newbergdodge.com>
2809 Portland Rd
Newberg OR 97132
888-232-3452

Portland

Courtesy Ford
<http://www.courtesyportland.com/>
1313 NE 122nd
Portland Oregon 97230
503-255-1771

Portland cont'd

Ron Tonkin Chevrolet
<http://www.tonkinchevrolet.com/>
122 NE 122nd Avenue
Portland, Oregon 97230
(888) 314-4039

Ron Tonkin Honda
<http://www.rontonkinhonda.com/>
300 SE 122nd Avenue
Portland, Oregon 97233
888-619-8855

Ron Tonkin Mazda
<http://www.rontonkinmazda.com/>
750 SE 122nd Avenue
Portland, Oregon 97233
888-825-4411

Ron Tonkin Scion
<http://www.tonkinscion.com/>
750 SE 122nd Avenue
Portland, Oregon 97233
503-855-0177

Ron Tonkin Toyota
<http://www.tonkintoyota.com/>
750 SE 122nd Avenue
Portland, Oregon 97233
888-367-4422

Salem

Power Mazda Kia Suzuki
<http://www.powermazda.com/>
3230 Market St NE
Salem, OR 97301
1-888-460-1791

Saturn of Salem
<http://www.saturnofsalem.com/>
4403 Commercial St. SE
Salem, OR 97302
1-866-578-5193

Tigard

Landmark Ford
<http://www.landmarkford.com/>
12000 SW 66th Ave
Tigard, OR 97223
503-639-11313

Troutdale

Ron Tonkin Gresham Honda
<http://www.tonkingreshamhonda.com/>
24999 SE Stark Street
Troutdale, Oregon 97060
800-214-2076

Saturn of Gresham
<http://www.saturnofgresham.com/>
3265 SW Sundial Ave
Troutdale, OR 97060
1-800-722-9961

Vancouver

Cadillac GMC Pontiac Buick
www.carrauto.com
6600 NE 4th Plain
Vancouver, WA 98661
360-693-1481
503-283-5945 (from Oregon)

Wilsonville

Ron Tonkin Wilsonville Nissan
<http://www.tonkinwilsonvillenissan.com>
26700 SW 95th Avenue
Wilsonville, Oregon 97070
888-419-3366

Town & Country Chrysler Jeep Dodge
<http://www.cjdwilsonville.com/>
27490 SW 95th Avenue
Wilsonville, OR 97070
1-888-235-3698

