

“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

Chapter 13 Repayment Plan Must Be Current

1. Debtors must notify their Attorney regarding the intention of a vehicle purchase.
2. Debtors will deal directly with Broker/Dealership for pre-approval of financing before final selection of a vehicle is made.
3. Along with the Vehicle Purchase Request Form, Trustee will require an amended budget (Schedules I and J). Debtor should seek budget forms from their bankruptcy attorney and his/her assistance in completing the forms.
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.

The Trustee's office has been made aware of the following program(s) for debtors in Chapter 13 Bankruptcy:



Auto Financing at 12.99% For Chapter 13 Bankruptcy Clients!

Simple as 1 – 2 – 3!

Step 1	✓ Call Smartway Advisors & Get Preapproved
Step 2	✓ Visit Smartway Advisors' Office to Finalize Loan Documentation ✓ View and Choose Vehicle Onsite
Step 3	✓ Submit Loan Request to Trustee for Final Approval (we will help with this) and Get Approved ✓ Drive Home in your New Vehicle!

Please bring this information to your in-person appointment

Valid OR or WA Driver's License
Current Paystub
Proof of Residence
Proof of Insurance
Four References (name, address, phone#, relationship)

Call for Information and Pre-Approval

Bob Crisp
503.828.2526
bcrisp@smartwayadvisors.com

Amanda Garcia
503.795.7700
agarcia@smartwayadvisors.com

www.smartwayadvisors.com

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

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

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

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.royalmoore.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
1-877-567-2837

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 Continued:

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

REQUEST TO PURCHASE A VEHICLE

DEBTOR NAME: _____ DEALERSHIP: _____
ADDRESS: _____ CONTACT: _____
CASE #: _____ EMAIL: _____
PHONE: _____ PHONE: _____

1. DATE: _____
2. TYPE OF VEHICLE: _____ ODOMETER: _____
(Year, Make, Model, Trim)
3. PRICE: _____ + DEALER SERVICES: _____ INTEREST RATE: _____
4. AMOUNT OF DOWN PAYMENT: _____ FINANCE TERM (MONTHS): _____
5. SOURCE OF DOWN PAYMENT: () Cash () Vehicle Trade-in
If cash, source: _____ Type of Vehicle Trade-in: _____
6. LOAN AMOUNT: _____
7. MONTHLY PAYMENTS: _____
8. REASON FOR PURCHASE: _____

CHECK AND SATISFY ONE:

- AMENDED BUDGET ATTACHED THAT INCLUDES PROJECTED CAR PAYMENT AND A COPY OF A WRITTEN ESTIMATE TO REPAIR THE VEHICLE
- NO AMENDED BUDGET NECESSARY: () Vehicle Purchase Contemplated and in Plan
() Vehicle Purchase Replaces Car Payment in budget

Comment: _____

Signature: _____ or _____
Debtor Debtor's Attorney

Request Approved as Stated: _____ Date: _____

Wayne Godare, Trustee

PLEASE NOTE: Approval is good for 60 days only.

Request denied for the following reason(s): _____

Find updated Trustee forms at www.portland13.com/forms.htm