

ALLY RETAIL TRANSACTION VEHICLE VALUATION REQUIREMENTS

New Vehicle Valuation

- For new vehicle transactions, a manufacturer's invoice must accompany the contract package.
- Any dealer installed options, conversion package, or commercial upfit must be approved by an analyst and supported by an invoice. Allowable dealer installed options include:

Vehicle Type	Dealer Installed Option
All	XM/SIRIUS, CD Player/Changer
	Chrome Wheels
	Power Sun Roof
	Rear Spoiler
Trucks Only	Running Boards
	Bed Liner/ Bed Rug

Used Vehicle Valuation

- For used vehicle transactions, an ALLY Book-Out sheet, or equivalent, must accompany the contract package. Valuations may be determined using the Used Vehicle Guidebook Method or Purchase Price Method.
 - Used Vehicle Guidebook Method: Include the appropriate adds/deducts, as provided for in NADA – Clean Trade-In. Dealers located in AZ, CA, CO, HI, ID, NV, OR, UT, WA, and WY use Kelley Blue Book Weekly – Wholesale Good.
 - Purchase Price Method: Applicable only to vehicles purchased through SmartAuction, auctions (e.g., Manheim, Adesa), Enterprise, and directly from ALLY (e.g., off-lease) no more than 90 days prior to the contract date, vehicles may be valued at your purchase price, including any fees as listed on the buyer's order or invoice. An additional \$500 may be added on vehicles certified under the various OEM's certified used vehicle programs, regardless of the method. Documentation supporting the valuation must be provided along with the contract package.

As a reminder, when submitting credit applications to ALLY, it is your dealership's responsibility to provide an accurate valuation. The valuation that is provided by your dealership in the application process will be compared against the contract package. Any contracts with valuations that are not supported by proper documentation will be returned to your dealership as ineligible for purchase. Consequently, we strongly recommend that you reinforce this policy with any of your employees that are responsible for this activity.