

Financing

What is "Buy Here Pay Here"? The true "Buy Here/Pay Here" (BHPH) dealership finances directly the vehicles they have to offer for sale. Your loan, if approved will be serviced until paid in full by the dealer. Each BHPH Dealer is going to vary a little with their terms and conditions but most will structure a payment plan that matches your payday. This will generally be weekly, bi-weekly or semi-monthly. Traditional BHPH Dealers will also use expressions like "In House Financing", "We Tote The Note", "Everyone Rides", "No One Refused Credit", "Guaranteed Credit Approval", "No Credit-Bad Credit", "New in Town?" or some combination of these terms.

Why use a "Buy Here Pay Here Dealership"? Many people have suffered financial setbacks from either loss of employment, health related issues, or a variety of other personal reasons. Additionally, for the individual that has never established credit, all these conditions can lead to refusal from traditional lenders like Banks, Credit Unions or Automotive Finance Companies. The BHPH Dealer is going to weigh factors from a different perspective. Most BHPH dealers understand that decent hardworking people just need an opportunity or a second chance to get their credit repaired or established.

How does Northside Auto Sales operate their "Buy here Pay here" program? Our basic requirements are:

1. You need to live in Northern VA.
2. You must be working full time or have steady verifiable income.
3. A current VA Drivers license and an Automobile Insurance policy.

If you have these three basic requirements we will then have you complete the Northside Credit Application. The information gathered from your application is then entered into a state of the art computer program that determines your "Northside Score". Based on your "Northside Score" we are then able to quote you the down payment percentage. Our down payments will vary from 10% to 30% based on your score. The typical lengths of our loans are two years. [Click here for our easy financing application](#)