

Delaware - Case Summary of Top 100 Dollar Markups

Dealer City	Tier	Term	Amount Financed	Markup in Dollars	Markup in Percent
SMYRNA	A	60	\$69,959	\$10,985	5.01%
NEWARK	C	60	\$41,162	\$9,538	7.26%
NEW CASTLE	A	60	\$47,290	\$6,647	4.49%
NEW CASTLE	A	60	\$47,290	\$6,647	4.49%
NEWARK	C	60	\$64,762	\$6,128	3.00%
DOVER	C	60	\$17,428	\$5,734	9.75%
NEW CASTLE	A	60	\$72,371	\$5,592	2.50%
NEW CASTLE	A	60	\$47,790	\$5,221	3.51%
NEWARK	B	60	\$38,510	\$4,693	4.00%
NEW CASTLE	A	60	\$75,067	\$4,524	2.01%
MIDDLETOWN	B	60	\$31,633	\$4,418	4.40%
NEW CASTLE	A	60	\$38,362	\$4,177	3.50%
NEW CASTLE	B	60	\$61,999	\$4,171	2.25%
SEAFORD	B	72	\$36,006	\$3,961	3.00%
NEWARK	S	60	\$42,507	\$3,943	3.01%
NEWARK	A	60	\$38,029	\$3,912	3.31%
SEAFORD	C	60	\$14,950	\$3,739	7.74%
NEW CASTLE	A	60	\$68,137	\$3,685	1.76%
NEW CASTLE	B	60	\$40,663	\$3,680	3.00%
NEW CASTLE	A	60	\$59,059	\$3,600	2.01%
NEWARK	B	60	\$38,065	\$3,569	3.01%
NEW CASTLE	A	60	\$58,860	\$3,547	2.01%
WILMINGTON	A	60	\$30,027	\$3,545	4.00%
NEW CASTLE	A	60	\$57,495	\$3,543	2.01%
SEAFORD	C	60	\$10,981	\$3,533	9.77%
NEW CASTLE	A	60	\$30,928	\$3,492	3.75%
NEW CASTLE	B	60	\$55,241	\$3,461	2.01%
NEW CASTLE	A	60	\$56,093	\$3,449	2.00%
NEW CASTLE	A	60	\$43,451	\$3,397	2.50%
NEW CASTLE	B	60	\$36,216	\$3,287	3.00%
NEWARK	C	60	\$14,088	\$3,261	7.02%
NEW CASTLE	B	60	\$53,309	\$3,205	2.00%
SEAFORD	C	60	\$35,395	\$3,204	2.96%
NEW CASTLE	B	60	\$50,633	\$3,196	2.01%
NEW CASTLE	D	60	\$47,700	\$3,154	1.95%
NEW CASTLE	A	60	\$46,298	\$3,064	2.15%
WILMINGTON	B	60	\$28,094	\$3,050	3.55%
WILMINGTON	S	60	\$30,479	\$3,017	3.30%
NEW CASTLE	B	60	\$48,002	\$3,008	2.00%
NEW CASTLE	B	60	\$23,000	\$2,990	4.02%
NEW CASTLE	B	60	\$47,233	\$2,981	2.01%
DOVER	B	60	\$19,888	\$2,965	4.75%
WILMINGTON	A	60	\$27,206	\$2,965	3.70%
NEW CASTLE	C	60	\$47,955	\$2,964	2.00%
WILMINGTON	C	60	\$39,171	\$2,959	2.50%

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NEW CASTLE	A	60	\$49,090	\$2,959	2.01%
NEW CASTLE	B	60	\$47,129	\$2,953	2.01%
NEWARK	C	60	\$31,011	\$2,944	3.01%
MIDDLETOWN	A	60	\$29,803	\$2,938	3.25%
NEW CASTLE	B	60	\$46,997	\$2,936	2.00%
NEW CASTLE	S	60	\$46,455	\$2,935	2.16%
NEW CASTLE	A	60	\$47,195	\$2,919	2.01%
NEW CASTLE	A	60	\$54,954	\$2,895	1.76%
NEW CASTLE	B	60	\$48,291	\$2,892	2.00%
NEW CASTLE	A	60	\$47,685	\$2,885	2.01%
NEWARK	A	60	\$31,034	\$2,879	3.01%
NEW CASTLE	A	48	\$25,000	\$2,867	4.66%
NEW CASTLE	A	60	\$47,788	\$2,863	2.00%
SEAFORD	B	72	\$25,871	\$2,846	3.00%
WILMINGTON	A	60	\$28,652	\$2,831	3.35%
SEAFORD	S	60	\$23,400	\$2,783	4.00%
DOVER	B	60	\$15,798	\$2,783	5.50%
SEAFORD	B	72	\$38,223	\$2,781	2.00%
DOVER	A	72	\$25,417	\$2,776	3.00%
DOVER	C	60	\$17,092	\$2,765	5.01%
WILMINGTON	B	60	\$36,877	\$2,740	2.50%
NEW CASTLE	B	60	\$50,231	\$2,722	1.74%
NEW CASTLE	C	60	\$39,923	\$2,717	2.20%
NEW CASTLE	B	60	\$30,027	\$2,708	3.00%
NEW CASTLE	B	60	\$29,896	\$2,696	3.00%
NEW CASTLE	A	48	\$11,984	\$2,670	8.87%
NEW CASTLE	A	48	\$26,911	\$2,665	4.00%
DOVER	A	72	\$24,220	\$2,656	3.00%
NEW CASTLE	A	60	\$30,053	\$2,655	3.00%
NEW CASTLE	A	60	\$43,545	\$2,654	2.01%
NEW CASTLE	A	48	\$27,404	\$2,649	4.01%
GEORGETOWN	B	60	\$90,482	\$2,635	1.00%
NEW CASTLE	B	60	\$48,443	\$2,625	1.74%
WILMINGTON	A	60	\$29,485	\$2,617	3.00%
SEAFORD	D	60	\$12,718	\$2,605	6.00%
NEWARK	C	60	\$34,848	\$2,591	2.51%
NEW CASTLE	A	60	\$23,682	\$2,587	3.51%
SEAFORD	D	60	\$26,422	\$2,572	3.00%
NEWARK	B	60	\$22,585	\$2,548	3.79%
NEW CASTLE	B	60	\$54,519	\$2,533	1.50%
MIDDLETOWN	B	60	\$28,402	\$2,533	3.00%
NEW CASTLE	A	60	\$22,117	\$2,524	3.75%
MIDDLETOWN	B	60	\$28,001	\$2,503	2.85%
MIDDLETOWN	A	60	\$24,657	\$2,500	3.30%
NEW CASTLE	C	60	\$29,470	\$2,491	2.75%

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Dealer City	Tier	Term	Amount Financed	Markup in Dollars	Markup in Percent
DOVER	D	60	\$9,355	\$2,491	7.75%
NEWARK	C	60	\$24,300	\$2,487	3.24%
NEW CASTLE	B	60	\$31,419	\$2,483	2.51%
DOVER	C	60	\$13,452	\$2,476	5.75%
NEW CASTLE	A	60	\$32,977	\$2,472	2.50%
NEW CASTLE	D	60	\$27,465	\$2,472	2.70%
NEW CASTLE	A	60	\$53,502	\$2,470	1.51%
NEWARK	A	60	\$12,370	\$2,461	6.51%
MILFORD	A	60	\$58,411	\$2,460	1.41%
NEW CASTLE	A	48	\$27,364	\$2,450	3.65%

Statewide Summary

Statewide Total Number of Contracts = 17,535

Descriptive Statistics for Statewide Contracts:

	Maximum	Mean
Amount Financed	\$93,000	\$21,426
Markup in Dollars	\$10,985	\$131
Markup in Percent	10.15%	0.27%

Tier Breakdown of Statewide Contracts:

	Frequency	Percent
Credit Score = S	6,614	37.70
Credit Score = A	5,363	30.60
Credit Score = B	2,822	16.10
Credit Score = C	1,992	11.40
Credit Score = D	452	2.60
Credit Score = E	228	1.30
Total	17,471	*99.60

*64 contracts in Delaware did not have the tier field populated – This was 0.4 percent of the state’s contracts

*Due to rounding and missing values the total percentages may or may not add to 100

Tier Breakdown of Top 100 Markups in Dollars:

	Frequency	Percent
Credit Score = S	4	4.00
Credit Score = A	43	43.00
Credit Score = B	32	32.00
Credit Score = C	16	16.00
Credit Score = D	5	5.00
Credit Score = E	0	0
Total	100	100.00