

Maine - Case Summary of Top 100 Dollar Markups

Dealer City	Tier	Term	Amount Financed	Markup in Dollars	Markup in Percent
ARUNDEL	C	60	\$84,000	\$6,913	3.00%
WESTBROOK	C	60	\$29,634	\$6,196	6.50%
PITTSFIELD	A	60	\$75,134	\$6,151	2.75%
AUGUSTA	A	60	\$41,000	\$5,253	4.50%
ARUNDEL	A	72	\$70,935	\$5,176	2.15%
AUGUSTA	A	60	\$71,885	\$4,985	2.50%
PORTLAND	A	60	\$42,319	\$4,922	3.74%
AUGUSTA	C	72	\$34,305	\$4,823	4.00%
WESTBROOK	D	72	\$33,528	\$4,729	4.00%
PORTLAND	A	72	\$19,727	\$4,581	6.15%
PITTSFIELD	B	60	\$80,000	\$4,507	1.91%
PORTLAND	B	60	\$25,422	\$4,489	5.74%
PITTSFIELD	B	60	\$49,379	\$4,414	3.05%
PORTLAND	B	72	\$43,782	\$4,342	2.75%
BANGOR	C	66	\$32,051	\$4,335	4.00%
PITTSFIELD	A	60	\$72,140	\$4,331	2.00%
PORTLAND	A	72	\$32,322	\$4,328	3.74%
S PORTLAND	A	60	\$85,121	\$4,250	1.70%
PORTLAND	S	72	\$28,731	\$4,232	4.00%
PORTLAND	C	72	\$41,104	\$4,205	2.75%
AUGUSTA	A	60	\$75,000	\$4,155	1.99%
PORTLAND	C	72	\$28,822	\$4,134	3.75%
AUGUSTA	C	60	\$45,591	\$4,117	3.00%
BANGOR	A	48	\$40,557	\$4,104	4.20%
PITTSFIELD	A	60	\$38,332	\$4,076	3.50%
PORTLAND	S	72	\$22,578	\$4,064	4.74%
BANGOR	B	72	\$39,299	\$4,062	2.79%
PITTSFIELD	A	60	\$55,192	\$4,060	2.50%
ELLSWORTH	C	72	\$34,477	\$4,026	3.00%
PORTLAND	A	72	\$36,221	\$4,024	2.99%
PORTLAND	A	72	\$35,966	\$3,995	2.99%
WESTBROOK	C	60	\$27,876	\$3,989	4.85%
PITTSFIELD	B	60	\$59,997	\$3,951	2.25%
SACO	S	72	\$31,260	\$3,941	3.50%
ELLSWORTH	B	72	\$34,913	\$3,920	3.00%
AUGUSTA	B	72	\$26,997	\$3,918	4.00%
WESTBROOK	E	60	\$47,896	\$3,910	2.75%
BANGOR	C	72	\$25,575	\$3,892	4.00%
PORTLAND	C	60	\$19,085	\$3,888	6.49%
PORTLAND	B	72	\$30,236	\$3,887	3.50%
PORTLAND	A	72	\$32,563	\$3,832	3.24%
PORTLAND	C	72	\$25,090	\$3,831	4.00%
BANGOR	C	60	\$40,718	\$3,808	3.00%
PORTLAND	C	72	\$27,895	\$3,782	3.50%
BANGOR	A	72	\$26,693	\$3,782	3.85%

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WESTBROOK	C	60	\$22,500	\$3,737	5.59%
PORTLAND	C	72	\$32,865	\$3,711	3.04%
PORTLAND	C	73	\$33,300	\$3,697	2.83%
AUGUSTA	C	66	\$27,317	\$3,694	4.00%
SACO	B	72	\$25,582	\$3,664	3.95%
S PORTLAND	B	72	\$18,796	\$3,652	5.24%
PORTLAND	B	72	\$27,287	\$3,649	3.50%
ROCKLAND	C	72	\$55,545	\$3,635	1.75%
AUGUSTA	B	72	\$38,974	\$3,624	2.55%
PORTLAND	B	72	\$26,083	\$3,624	3.75%
AUGUSTA	C	72	\$42,083	\$3,619	2.50%
SANFORD	C	60	\$54,746	\$3,607	2.15%
S PORTLAND	C	72	\$54,870	\$3,603	1.75%
ARUNDEL	A	60	\$64,431	\$3,600	2.00%
BANGOR	B	72	\$25,684	\$3,560	3.76%
PORTLAND	A	72	\$24,262	\$3,547	4.00%
PORTLAND	C	72	\$31,834	\$3,546	3.00%
PORTLAND	B	72	\$32,800	\$3,542	3.00%
PORTLAND	C	60	\$38,369	\$3,512	3.04%
PORTLAND	A	72	\$27,185	\$3,506	3.50%
AUGUSTA	A	72	\$24,370	\$3,497	4.00%
AUGUSTA	E	60	\$38,272	\$3,490	2.77%
AUGUSTA	A	60	\$62,633	\$3,469	1.99%
PORTLAND	B	72	\$31,799	\$3,469	3.00%
BANGOR	B	60	\$38,154	\$3,426	3.00%
BANGOR	B	72	\$34,124	\$3,419	2.74%
ELLSWORTH	C	60	\$27,283	\$3,418	4.00%
PORTLAND	C	72	\$22,438	\$3,401	3.99%
PORTLAND	A	72	\$31,155	\$3,390	2.99%
BANGOR	C	72	\$32,078	\$3,373	2.79%
ARUNDEL	B	60	\$40,391	\$3,367	3.00%
AUGUSTA	A	60	\$24,460	\$3,365	4.50%
PORTLAND	C	72	\$29,495	\$3,365	3.00%
PORTLAND	C	72	\$30,910	\$3,362	2.94%
PORTLAND	A	72	\$26,523	\$3,357	3.50%
AUGUSTA	A	72	\$35,930	\$3,352	2.75%
AUGUSTA	B	72	\$32,882	\$3,344	3.00%
AUGUSTA	C	72	\$44,571	\$3,334	1.99%
AUGUSTA	A	60	\$60,000	\$3,324	1.99%
PORTLAND	B	66	\$22,682	\$3,318	4.24%
BANGOR	C	60	\$36,357	\$3,308	3.00%
PORTLAND	B	72	\$29,814	\$3,280	3.00%
PORTLAND	A	72	\$30,413	\$3,273	3.00%
PORTLAND	C	72	\$28,883	\$3,272	3.00%
PORTLAND	B	72	\$29,798	\$3,252	3.00%

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AUGUSTA	B	60	\$54,793	\$3,235	2.00%
PORTLAND	B	72	\$21,689	\$3,208	4.00%
PORTLAND	C	60	\$25,994	\$3,203	4.00%
SACO	A	72	\$23,581	\$3,203	3.75%
PORTLAND	A	72	\$33,119	\$3,175	2.70%
PORTLAND	A	72	\$35,462	\$3,168	2.49%
SACO	B	72	\$29,322	\$3,166	3.00%
SACO	C	72	\$34,480	\$3,161	2.64%
PORTLAND	A	72	\$33,661	\$3,139	2.54%
SACO	B	60	\$36,213	\$3,129	2.95%

Statewide Summary

Statewide Total Number of Contracts = 20,127

Descriptive Statistics for Statewide Contracts:

	Maximum	Mean
Amount Financed	\$98,880	\$21,652
Markup in Dollars	\$6,913	\$162
Markup in Percent	7.74%	0.29%

Tier Breakdown of Statewide Contracts:

	Frequency	Percent
Credit Score = S	6,900	34.30
Credit Score = A	5,684	28.20
Credit Score = B	3,273	16.30
Credit Score = C	2,391	11.90
Credit Score = D	619	3.10
Credit Score = E	740	3.70
Total	19,607	*97.40

*520 contracts in Maine did not have the tier field populated – This was 2.6 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	3	3.00
Credit Score = A	32	32.00
Credit Score = B	28	28.00
Credit Score = C	34	34.00
Credit Score = D	1	1.00
Credit Score = E	2	2.00
Total	100	100.00