

Delaware - Case Summary of Top 100 Percentage Point Markups

Dealer City	Tier	Term	Amount Financed	Markup in Dollars	Buy Rate	Markup	APR
DOVER	C	42	\$6,304	\$1,419	12.75%	10.15%	22.90%
SEAFORD	C	60	\$10,981	\$3,533	11.98%	9.77%	21.75%
DOVER	C	60	\$17,428	\$5,734	13.75%	9.75%	23.50%
NEW CASTLE	A	48	\$11,984	\$2,670	10.88%	8.87%	19.75%
DOVER	C	48	\$8,422	\$1,821	11.75%	8.75%	20.50%
DOVER	D	60	\$9,355	\$2,491	16.25%	7.75%	24.00%
SEAFORD	C	60	\$14,950	\$3,739	11.25%	7.74%	18.99%
SEAFORD	C	48	\$9,176	\$1,663	7.99%	7.51%	15.50%
NEWARK	C	60	\$41,162	\$9,538	12.49%	7.26%	19.75%
NEWARK	C	60	\$14,088	\$3,261	13.23%	7.02%	20.25%
NEWARK	C	48	\$9,214	\$1,536	13.73%	6.52%	20.25%
NEWARK	A	60	\$12,370	\$2,461	9.24%	6.51%	15.75%
SEAFORD	D	60	\$12,718	\$2,605	16.50%	6.00%	22.50%
DOVER	C	60	\$13,452	\$2,476	11.50%	5.75%	17.25%
NEWARK	C	60	\$9,331	\$1,686	12.41%	5.59%	18.00%
GEORGETOWN	D	60	\$7,957	\$1,463	17.24%	5.51%	22.75%
DOVER	B	60	\$9,447	\$1,633	10.25%	5.50%	15.75%
DOVER	B	60	\$15,798	\$2,783	11.65%	5.50%	17.15%
SEAFORD	B	60	\$9,186	\$1,471	7.99%	5.26%	13.25%
NEWARK	A	60	\$15,061	\$2,380	8.49%	5.16%	13.65%
SEAFORD	C	36	\$5,494	\$533	17.40%	5.10%	22.50%
NEW CASTLE	A	48	\$16,019	\$1,974	10.73%	5.02%	15.75%
DOVER	C	60	\$17,092	\$2,765	12.39%	5.01%	17.40%
SMYRNA	A	60	\$69,959	\$10,985	10.24%	5.01%	15.25%
NEW CASTLE	C	60	\$11,539	\$1,813	10.45%	5.00%	15.45%
DOVER	C	48	\$9,332	\$1,177	13.25%	5.00%	18.25%
NEW CASTLE	C	60	\$8,000	\$1,262	12.65%	5.00%	17.65%
DOVER	D	60	\$9,426	\$1,700	22.00%	5.00%	27.00%
DOVER	C	60	\$10,562	\$1,703	13.90%	5.00%	18.90%
DOVER	A	60	\$13,988	\$2,169	9.50%	5.00%	14.50%
GEORGETOWN	D	36	\$9,705	\$902	19.25%	5.00%	24.25%
NEW CASTLE	C	60	\$12,753	\$2,091	13.75%	5.00%	18.75%
DOVER	D	48	\$6,815	\$919	19.75%	5.00%	24.75%
NEWARK	A	60	\$15,141	\$2,312	8.99%	4.96%	13.95%
DOVER	B	60	\$19,888	\$2,965	10.50%	4.75%	15.25%
NEW CASTLE	A	48	\$25,000	\$2,867	11.13%	4.66%	15.79%
SMYRNA	A	48	\$16,000	\$1,787	11.63%	4.52%	16.15%
DOVER	C	36	\$3,949	\$343	19.50%	4.50%	24.00%
SEAFORD	E	60	\$6,600	\$1,048	20.25%	4.50%	24.75%
SEAFORD	A	48	\$7,776	\$875	12.50%	4.50%	17.00%
NEW CASTLE	A	60	\$47,290	\$6,647	10.41%	4.49%	14.90%
NEW CASTLE	A	60	\$47,290	\$6,647	10.41%	4.49%	14.90%
MIDDLETOWN	B	60	\$31,633	\$4,418	11.65%	4.40%	16.05%
NEWARK	S	48	\$23,257	\$2,349	9.18%	4.38%	13.56%
NEWARK	C	60	\$9,997	\$1,384	11.64%	4.35%	15.99%
GEORGETOWN	C	60	\$9,640	\$1,327	12.40%	4.35%	16.75%
DOVER	C	62	\$8,000	\$1,176	11.98%	4.27%	16.25%

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NEWARK	D	48	\$5,963	\$651	18.25%	4.25%	22.50%
WILMINGTON	A	36	\$6,179	\$464	11.00%	4.25%	15.25%
SMYRNA	B	60	\$14,228	\$1,921	13.23%	4.17%	17.40%
SMYRNA	C	60	\$10,926	\$1,414	12.88%	4.02%	16.90%
NEW CASTLE	B	60	\$23,000	\$2,990	13.13%	4.02%	17.15%
SMYRNA	B	60	\$13,889	\$1,799	12.98%	4.02%	17.00%
NEW CASTLE	A	48	\$27,404	\$2,649	9.49%	4.01%	13.50%
MIDDLETOWN	A	60	\$15,037	\$1,883	10.70%	4.00%	14.70%
SEAFORD	C	36	\$6,588	\$474	11.25%	4.00%	15.25%
NEW CASTLE	A	48	\$26,911	\$2,665	11.90%	4.00%	15.90%
DOVER	D	48	\$15,000	\$1,591	18.50%	4.00%	22.50%
SEAFORD	S	60	\$23,400	\$2,783	6.99%	4.00%	10.99%
MILFORD	B	60	\$20,650	\$2,401	5.99%	4.00%	9.99%
GEORGETOWN	D	60	\$13,068	\$1,532	5.99%	4.00%	9.99%
SEAFORD	B	60	\$12,406	\$1,454	5.99%	4.00%	9.99%
GEORGETOWN	A	36	\$7,328	\$513	12.15%	4.00%	16.15%
SEAFORD	C	54	\$12,987	\$1,415	8.99%	4.00%	12.99%
NEW CASTLE	B	36	\$9,621	\$696	13.50%	4.00%	17.50%
MILFORD	C	36	\$10,395	\$751	15.99%	4.00%	19.99%
MILFORD	C	60	\$6,840	\$832	9.49%	4.00%	13.49%
MILFORD	C	60	\$14,119	\$1,727	8.99%	4.00%	12.99%
SEAFORD	C	60	\$9,509	\$1,171	9.49%	4.00%	13.49%
MILFORD	S	42	\$8,065	\$638	7.20%	4.00%	11.20%
SEAFORD	C	60	\$18,035	\$2,243	10.20%	4.00%	14.20%
NEW CASTLE	B	60	\$20,072	\$2,431	8.25%	4.00%	12.25%
NEWARK	B	60	\$38,510	\$4,693	8.70%	4.00%	12.70%
LEWES	B	60	\$8,683	\$1,028	8.20%	4.00%	12.20%
NEWARK	B	60	\$14,173	\$1,702	8.70%	4.00%	12.70%
LEWES	C	60	\$14,882	\$1,849	10.20%	4.00%	14.20%
NEWARK	B	60	\$14,126	\$1,721	8.70%	4.00%	12.70%
NEW CASTLE	A	60	\$9,223	\$1,113	8.00%	4.00%	12.00%
NEWARK	B	60	\$16,864	\$1,997	8.20%	4.00%	12.20%
NEWARK	B	60	\$12,919	\$1,574	8.70%	4.00%	12.70%
WILMINGTON	A	60	\$30,027	\$3,545	8.00%	4.00%	12.00%
WILMINGTON	C	60	\$16,029	\$2,008	10.70%	4.00%	14.70%
NEWARK	A	60	\$16,250	\$1,900	7.25%	4.00%	11.25%
MILFORD	C	60	\$10,201	\$1,265	9.95%	4.00%	13.95%
NEWARK	A	60	\$8,673	\$1,046	8.00%	4.00%	12.00%
SEAFORD	B	62	\$17,655	\$2,357	10.16%	3.99%	14.15%
MILFORD	A	36	\$6,982	\$506	12.98%	3.97%	16.95%
MILFORD	C	60	\$19,277	\$2,338	10.00%	3.95%	13.95%
MILFORD	C	36	\$6,358	\$458	16.05%	3.94%	19.99%
SEAFORD	C	38	\$4,172	\$351	17.28%	3.92%	21.20%
MILFORD	D	36	\$5,543	\$405	20.33%	3.92%	24.25%
SEAFORD	A	60	\$12,630	\$1,439	7.70%	3.80%	11.50%
LEWES	B	60	\$11,968	\$1,372	8.20%	3.80%	12.00%
MILFORD	B	60	\$7,729	\$907	11.51%	3.79%	15.30%

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NEWARK	B	60	\$22,585	\$2,548	8.70%	3.79%	12.49%
NEWARK	A	48	\$18,612	\$1,653	9.72%	3.78%	13.50%
DOVER	A	60	\$9,416	\$1,036	5.99%	3.76%	9.75%
NEWARK	B	48	\$20,242	\$1,808	10.74%	3.76%	14.50%
DOVER	C	60	\$10,426	\$1,233	13.25%	3.75%	17.00%
NEW CASTLE	A	60	\$22,117	\$2,524	10.40%	3.75%	14.15%

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 Percentage Points:

	Frequency	Percent
Credit Score = S	3	3.00
Credit Score = A	26	26.00
Credit Score = B	23	23.00
Credit Score = C	37	37.00
Credit Score = D	10	10.00
Credit Score = E	1	1.00
Total	100	100.00