

BRIDGECREST AUTO FUNDING LLC

FORM 10-D (Periodic Reports by Asset-Backed Issuers)

Filed 04/15/26 for the Period Ending 03/31/26

Address	1720 W. RIO SALADO PARKWAY TEMPE, AZ, 85281
Telephone	602-852-6601
CIK	0001974820
SIC Code	6189 - Asset-Backed Securities
Fiscal Year	12/31

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 10-D

ASSET-BACKED ISSUER
DISTRIBUTION REPORT PURSUANT TO SECTION 13 OR 15(d) OF
THE SECURITIES EXCHANGE ACT OF 1934

For the monthly distribution period from **March 1, 2026** to **March 31, 2026**

Commission File Number of Issuing Entity: **333-271899-09**
Central Index Key Number of Issuing Entity: **0002086742**

BRIDGEST LENDING AUTO SECURITIZATION TRUST 2025-4
(Exact Name of Issuing Entity as Specified in its Charter)

Commission File Number of Depositor: **333-271899**
Central Index Key Number of Depositor: **0001974820**

BRIDGEST AUTO FUNDING LLC
(Exact Name of Depositor as Specified in its Charter)

Central Index Key Number of Sponsor: **0001493927**

BRIDGEST ACCEPTANCE CORPORATION
(Exact Name of Sponsor as Specified in its Charter)

Daniel Gaudreau, (888) 418-1212

(Name and telephone number, including area code, of the person to contact in connection with this filing)

Delaware

(State or Other Jurisdiction of Incorporation of Registrant)

33-6574478

(Issuing Entity's I.R.S. Employer Identification No.)

Bridgest Auto Funding LLC
1720 W. Rio Salado Parkway
Tempe, Arizona

(Address of Principal Executive Offices of Registrant)

85281

(Zip Code)

(888) 418-1212

(Registrant's Telephone Number, Including Area Code)

Not Applicable

(Former Name or Former Address, if Changed Since Last Report)

Registered/reporting pursuant to (check one)

<u>Title of Class</u>	<u>Section 12(b)</u>	<u>Section 12(g)</u>	<u>Section 15(d)</u>	<u>Name of Exchange</u> <u>(If Section 12(b))</u>
Class A-1	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Class A-2	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Class A-3	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Class B	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Class C	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Class D	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes No

PART I – DISTRIBUTION INFORMATION

Item 1. Distribution and Pool Performance Information.

Distribution and pool performance information with respect to the asset pool of Bridgecrest Lending Auto Securitization Trust 2025-4 (the “Issuing Entity”) for the reporting period covered by this Form 10-D (the “Reporting Period”) is set forth in the Servicer’s Certificate, attached hereto as Exhibit 99.1 and incorporated by reference into this Item 1.

No assets held by the Issuing Entity were the subject of a demand to repurchase or replace for breach of the representations and warranties during the Reporting Period.

Bridgecrest Acceptance Corporation (Central Index Key Number: 0001493927), as sponsor, most recently filed a Form ABS-15G on February 12, 2026 with the Securities and Exchange Commission (the “Commission”) with respect to all asset-backed securities sponsored by it.

Item 1A. Asset-Level Information.

Asset level data for the Reporting Period is included in Exhibit 102 to the Form ABS-EE filed by the Issuing Entity with the Commission on the date hereof (the “Form ABS-EE”) and is incorporated by reference into this Item 1A.

Additional asset level information or explanatory language is included in Exhibit 103 to the Form ABS-EE and is also incorporated by reference into this Item 1A.

Item 1B. Asset Representations Reviewer and Investor Communication.

None.

PART II – OTHER INFORMATION

Item 2. Legal Proceedings.

None.

Item 3. Sales of Securities and Use of Proceeds.

None.

Item 4. Defaults Upon Senior Securities.

None.

Item 5. [Reserved]

Item 6. Significant Obligators of Pool Assets.

None.

Item 7. Change in Sponsor Interest in the Securities.

None.

Item 8. Significant Enhancement Provider Information.

None.

Item 9 Other Information.

None.

Item 10. Exhibits.

Exhibit No.	Document Description
99.1	Servicer's Certificate, relating to the Reporting Period.
102	Asset Data File for the Reporting Period (incorporated by reference to Exhibit 102 to the Form ABS-EE).
103	Asset Related Document for the Reporting Period (incorporated by reference to Exhibit 103 to the Form ABS-EE).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

April 15, 2026

BRIDGECREST AUTO FUNDING LLC

By: /s/ Daniel Gaudreau

Name: Daniel Gaudreau

Title: President

Bridgecrest Lending Auto Securitization Trust 2025-4
 Class A-1 4.349% Asset Backed Notes
 Class A-2 4.35% Asset Backed Notes
 Class A-3 4.24% Asset Backed Notes
 Class B 4.30% Asset Backed Notes
 Class C 4.80% Asset Backed Notes
 Class D 5.41% Asset Backed Notes
 Class E 7.18% Asset Backed Notes

Servicer's Certificate

This Servicer's Certificate has been prepared pursuant to Section 4.4 of the Sale and Servicing Agreement by and among Bridgecrest Lending Auto Securitization Trust 2025-4, as Issuer, Bridgecrest Lending Auto Securitization Grantor Trust 2025-4, as Grantor Trust, Bridgecrest Auto Funding LLC, as Seller, Bridgecrest Acceptance Corporation, as Servicer and Computershare Trust Company, N.A., as the Indenture Trustee and Standby Servicer, dated as of October 22, 2025. Defined terms have the meanings assigned to them in the Sale and Servicing Agreement or in other Transaction Documents.

Distribution Date: 4/15/2026
 Collection Period: 3/1/2026 Through 3/31/2026
 Accrual Period: 3/16/2026 Through 4/14/2026

I. Principal Balance Rollforward of Receivables and Additional Collection Activity

			Unit Reconciliation	Principal Reconciliation
Principal				
(1)	Beginning Pool Balance of the Collection Period	(1)	28,486	\$ 641,033,596.95
(2)	Collateral Pledged (Subsequent Receivables Acquired in Collection Period)	(2)	0	\$ 0.00
(3)	Collateral Takeout & Unwinds	(3)	0	\$ 0.00
(4)	Principal Collections	(4)		
(5)	Total collections allocable to principal & Units Paid in Full	(5)	142	\$ 8,120,823.70
(6)	Purchased Receivables & receivables purchased pursuant to Sale and Servicing Agreement	(6)	0	\$ 0.00
(7)	Charged-Off Losses (Gross)	(7)		
(8)	Charged-off Losses (system current period)	(8)	370	\$ 7,572,824.61
(9)	Ending Pool Balance of the Collection Period {(1) + (2) minus sum of [(3), (5), (6), (8)]}	(9)	<u>27,974</u>	<u>\$ 625,339,948.64</u>
Interest, Fees and Recoveries for the Collection Period				
(10)	Collections allocable to interest	(10)		\$ 10,258,291.21
(11)	Collections from Recoveries	(11)		\$ 2,753,876.49
(12)	All other amounts and fees received and not allocable to principal	(12)		\$ 61,022.14
(13)	Total non-Principal Collections {sum of [(10) through (12)]}	(13)		\$ 13,073,189.84
(14)	Original Pool Balance as of Cutoff Date	(14)		\$ 700,014,795.37
(15)	The Pool Factor as of the close of business on the last day set forth above {(9) / (14)}	(15)		89.33%

II. Overcollateralization and Principal Calculations

(16)	Overcollateralization in Dollars		(16)	\$ 125,067,989.73
(17)	Target Overcollateralization Amount (Greater of)		(17)	\$ 125,067,989.73
(18)	(i) 20.00% of the Pool Balance as of the end of the Collection Period	20.00%	(18)	\$ 125,067,989.73
(19)	(ii) 3.00% of the Pool Balance as of the Cutoff Date	3.00%	(19)	\$ 21,000,443.86
(20)	Beginning of Period AAA through BB Note Balance {sum of (27:33)}		(20)	\$ 512,826,877.56
(21)	Ending Collateral Balance {(9)}		(21)	\$ 625,339,948.64
(22)	Overcollateralization Target Amount {(17)}		(22)	\$ 125,067,989.73
(23)	Required ProForma Note Balance {(21) minus (22)}		(23)	\$ 500,271,958.91
(24)	Excess		(24)	\$ 12,554,918.65
(25)	Total amount allocated to principal		(25)	12,554,918.65

	Class	Orig Balance	BOM Note Bal.	Required Principal Allocated	Reg Principal Allocated	EOM Note Bal.	Note Factor
(26)	Class A Notes	\$ 309,760,000.00	\$ 227,566,877.56	\$ 0.00	\$ 12,554,918.65	\$ 215,011,958.91	69.41%
(27)	Class A-1	\$ 60,600,000.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	0.00%
(28)	Class A-2	\$ 124,580,000.00	\$ 102,986,877.56	\$ 0.00	\$ 12,554,918.65	\$ 90,431,958.91	72.59%
(29)	Class A-3	\$ 124,580,000.00	\$ 124,580,000.00	\$ 0.00	\$ 0.00	\$ 124,580,000.00	100.00%
(30)	Class B	\$ 63,000,000.00	\$ 63,000,000.00	\$ 0.00	\$ 0.00	\$ 63,000,000.00	100.00%
(31)	Class C	\$ 91,000,000.00	\$ 91,000,000.00	\$ 0.00	\$ 0.00	\$ 91,000,000.00	100.00%
(32)	Class D	\$ 89,250,000.00	\$ 89,250,000.00	\$ 0.00	\$ 0.00	\$ 89,250,000.00	100.00%
(33)	Class E	\$ 42,010,000.00	\$ 42,010,000.00	\$ 0.00	\$ 0.00	\$ 42,010,000.00	100.00%

III. Reserve Account Reconciliations

(a)	Reserve Account Rollforward	Required Reserve as % of Original Pool Balance		
(34)	Specified Reserve Account Amount {(14) * 1.50%}	1.5%	(34)	\$ 10,500,221.93
(35)	Aggregate Note Balance after all distributions {sum of (27:33)}		(35)	\$ 500,271,958.91
(36)	Specified Reserve Amount {Lesser of (34),(35)}		(36)	\$ 10,500,221.93
(37)	Beginning of Period Reserve Account Balance		(37)	\$ 10,500,221.93
(38)	Amount withdrawn from the Reserve Account	(38)	\$	0.00
(39)	Amount deposited to the Reserve Account	(39)	\$	0.00
(40)	Ending Reserve Account Balance {(37) minus (38) + (39)}		(40)	\$ 10,500,221.93

IV. Performance Data for the Collection Period

Loss Data				
(a) Gross Losses				
(41)	Aggregate Gross Charged-Off Receivables losses as of the last day of the previous Collection Period	(41)	\$ 18,910,622.71	
(42)	Gross Charged-Off Receivables losses occurring in current Collection Period {(8)}	(42)	\$ 7,572,824.61	
(43)	Aggregate Gross Charged-Off Receivables losses as of the last day of the current Collection Period	(43)	\$ 26,483,447.32	
(b) Liquidation Proceeds				
(44)	The aggregate amount of Liquidation Proceeds as of the last day of the previous Collection Period	(44)	\$ 4,840,458.16	
(45)	Gross Liquidation Proceeds occurring in the current Collection Period {(11)}	(45)	\$ 2,753,876.49	
(46)	Less Net Liquidation Expenses incurred in the current Collection Period	(46)	\$ (116,272.27)	
(47)	The aggregate amount of Liquidation Proceeds as of the last day of the current Collection Period	(47)	\$ 7,478,062.38	
(c) Net Losses				
(48)	The aggregate amount of Net Charged-Off Receivables losses as of the last day of the previous Collection Period	(48)	\$ 14,070,164.55	
(49)	Net Charged-Off Receivables losses occurring in current Collection Period {(42)-(sum of (45) and (46))}	(49)	\$ 4,935,220.39	
(50)	The aggregate amount of Net Charged-Off Receivables losses as of the last day of the current Collection Period	(50)	\$ 19,005,384.94	
(d) Historical Net Loss Data				
		Average Principal Balance	Net Loss Amount	Net Loss Percentage
	Net Losses in Third Preceding Collection Period	\$ 676,041,910.63	\$ 2,687,219.91	0.40%
	Net Losses in Second Preceding Collection Period	\$ 662,923,552.07	\$ 5,686,173.02	0.86%
	Net Losses in First Preceding Collection Period	\$ 648,181,979.23	\$ 4,393,071.46	0.68%
	Net Losses in Current Collection Period	\$ 633,186,772.79	\$ 4,935,220.39	0.78%
Delinquency Data				
(e) The number of Receivables and the aggregate principal balance for which Obligors are delinquent as of the last day of the Collection Period				
		<i>Current Collection Period</i>		<i>6</i>
		Delinquency Bucket (days)	No. of Receivables	Principal Balance
(51)	(51)	31-60	1,760	\$ 39,777,877.33
(52)	(52)	61-90	940	\$ 20,950,433.09
(53)	(53)	91-120	347	\$ 7,910,125.62
(54)	(54)	Total Delinquencies	3,047	\$ 68,638,436.04
(55)	Receivables greater than 60 days delinquent at end of Collection Period	(55)		4.74%
(56)	Delinquency Trigger Rate (based on Current Collection Period)	(56)		50.00%

Statistical Data (Weighted Averages weighted by outstanding principal balance)

		Original	Prior Month	Current Month
(f) Pool Statistics in the Collection Period				
(57) Weighted Average APR of the Receivables	(57)	22.02%	21.98%	21.96%
(58) Weighted Average Remaining Term of the Receivables (months)	(58)	69.94	65.00	64.05
(59) Weighted Average Original Term of the Receivables (months)	(59)	70.94	70.95	70.95
(60) Average Receivable Principal Balance	(60)	\$ 23,282.60	\$ 22,503.46	\$ 22,354.33
(61) Net Losses in Period {(49)}	(61)	\$ 0.00	\$ 4,393,071.46	\$ 4,935,220.39
(62) Aggregate Realized Losses {(50)}	(62)	\$ 0.00	\$ 14,070,164.55	\$ 19,005,384.94
(63) Aggregate Realized Loss percentage {(62)/(14)}	(63)	0.00%	2.01%	2.71%
(64) Number of Receivables at End of Collection Period	(64)	30,066	28,486	27,974

Extension Data

(g) Collection Period Extension Data				
(65) Number of receivables extended in Collection Period (A)	(65)			743
(66) Principal Balance of receivables extended in Collection Period (B)	(66)		\$ 17,281,880.03	
(67) Total number of receivables in Grantor Trust at beginning of Collection Period (C)	(67)			28,486
(68) Pool Balance as of the beginning of the Collection Period (D)	(68)		\$ 641,033,596.95	
(69) Ratio of (A) over (C); {(65)/(67)}	(69)			2.61%
(70) Ratio of (B) over (D); {(66)/(68)}	(70)			2.70%

V. Amounts Deposited into the Collection Account

Available Principal		
(71)	Collections allocable to principal {(5)}	(71) \$ 8,120,823.70
(72)	Current Period Liquidation Proceeds Gross of Servicer Liquidation Reimbursements {(11)}	(72) \$ 2,753,876.49
(73)	Purchased Receivables & receivables purchased pursuant to Sale and Servicing Agreement, Section 8.1	(73) \$ 0.00
(74)	Purchase Amount for Collateral Takeouts & Unwinds	(74) \$ 0.00
(75)	Total Collected Principal {sum of (71) through (74)}	(75) \$ 10,874,700.19
Collected Interest and Other Amounts and Fees not Allocable to Principal		
(76)	Collections allocable to Interest {(10)}	(76) \$ 10,258,291.21
(77)	Collections allocable to Supplemental Servicing Fees {(12)}	(77) \$ 61,022.14
(78)	Collections allocable to Actual Loss Amount pursuant to Sale and Servicing Agreement, Section 4.3 {(12)}	(78) \$ 0.00
(79)	Total Collected Interest and Other Amounts and Fees not Allocable to Principal {sum of (76) through (78)}	(79) \$ 10,319,313.35
(80)	Investment earnings - Collection Account	(80) \$ 47,386.66
(81)	Excess amount withdrawn from Reserve Account {(38)}	(81) \$ 0.00
(82)	Amount deposited to Collection Account {sum of [(75), (79), (80), (81)]}	(82) \$ 21,241,400.20

VI. Calculation of Interest Distributable Amount

Class	BOM Note Bal.	Interest Carryover	Note Interest Rates	Days	Days Basis	Days Basis Rate	Calculated Interest
(83) Class A-1	\$ 0.00	\$ 0.00	4.349%	30	Actual/360	8.33%	\$ 0.00
(84) Class A-2	\$ 102,986,877.56	\$ 0.00	4.35%	30	30/360	8.33%	\$ 373,327.43
(85) Class A-3	\$ 124,580,000.00	\$ 0.00	4.24%	30	30/360	8.33%	\$ 440,182.67
(86) Class B	\$ 63,000,000.00	\$ 0.00	4.30%	30	30/360	8.33%	\$ 225,750.00
(87) Class C	\$ 91,000,000.00	\$ 0.00	4.80%	30	30/360	8.33%	\$ 364,000.00
(88) Class D	\$ 89,250,000.00	\$ 0.00	5.41%	30	30/360	8.33%	\$ 402,368.75
(89) Class E	\$ 42,010,000.00	\$ 0.00	7.18%	30	30/360	8.33%	\$ 251,359.83

VII. Cash Distributions for Activity in Collection Period (Waterfall)

		Pursuant to		
		Paid per SSA 4.4(a)	Shortfall	Change from Prior Period
	Total Deposited to Collection Account	\$ 21,241,400.20	\$ 0.00	0.6%
	Supplemental Servicing Fees	\$ 52,305.21	\$ 0.00	-14.7%
	Servicer Liquidation Reimbursements	\$ 124,989.20	\$ 0.00	-10.6%
	Available Funds	\$ 21,064,105.79	\$ 0.00	0.7%
1A	Servicing Fee 3.00%	\$ 1,602,583.99	\$ 0.00	-2.2%
	Supplemental Servicing Fees unpaid from prior periods	\$ 0.00	\$ 0.00	0.0%
	Liquidation Reimbursements unpaid from prior periods	\$ 0.00	\$ 0.00	0.0%
1B	Standby Servicer Fees and Expenses (including any unpaid from prior periods) Greater of .02% or \$4,000	\$ 10,683.89	\$ 0.00	-2.2%
	Indemnification amounts to Standby Servicer (including any unpaid from prior periods)	\$ 0.00	\$ 0.00	0.0%
	Fees due to:			
2A	Indenture Trustee (capped at \$125,000/year)	\$ 2,000.00	\$ 0.00	0.0%
	Owner Trustee and Grantor Trust Trustee (capped at			
2B	\$120,000/year in aggregate)	\$ 0.00	\$ 0.00	0.0%
2C	Asset Representations Reviewer (capped at \$150,000/year)	\$ 0.00	\$ 0.00	0.0%
3	Class A Note Interest (for insufficient funds, paid pro-rata across Class A Notes based on interest due to each class of Class A Notes)	\$ 813,510.10	\$ 0.00	-5.8%
4	First Allocation of Principal pursuant to 8.2(b) of Indenture	\$ 0.00	\$ 0.00	0.0%
5	Class B Note Interest	\$ 225,750.00	\$ 0.00	0.0%
6	Second Allocation of Principal pursuant to 8.2(b) of Indenture	\$ 0.00	\$ 0.00	0.0%
7	Class C Note Interest	\$ 364,000.00	\$ 0.00	0.0%
8	Third Allocation of Principal pursuant to 8.2(b) of Indenture	\$ 0.00	\$ 0.00	0.0%
9	Class D Note Interest	\$ 402,368.75	\$ 0.00	0.0%
10	Fourth Allocation of Principal pursuant to 8.2(b) of Indenture	\$ 0.00	\$ 0.00	0.0%
11	Class E Note Interest	\$ 251,359.83	\$ 0.00	0.0%
12	Fifth Allocation of Principal pursuant to 8.2(b) of Indenture	\$ 0.00	\$ 0.00	0.0%
13	Reserve Account (amount required to fund Reserve Account up to the Specified Reserve Account Balance)	\$ 0.00	\$ 0.00	0.0%
14	Regular Allocation of Principal pursuant to 8.2(b) of Indenture	\$ 12,554,918.65	\$ 0.00	-8.5%
	Unpaid Fees due to:			
15	Indenture Trustee (in excess of annual cap)	\$ 0.00	\$ 0.00	0.0%
	Owner Trustee (in excess of annual cap)	\$ 0.00	\$ 0.00	0.0%
	Grantor Trust Trustee (in excess of annual cap)	\$ 0.00	\$ 0.00	0.0%
	Standby Servicer Fees and Expenses (in excess of annual cap)	\$ 0.00	\$ 0.00	0.0%
	Asset Representations Reviewer	\$ 0.00	\$ 0.00	0.0%
16	Certificateholders, pro-rata based on Percentage Interest of each Certificateholder	\$ 4,836,930.58	\$ 0.00	40.8%

IN WITNESS WHEREOF, I Daniel Gaudreau, Chief Financial Officer of Bridgecrest Acceptance Corporation have executed this Servicer's Certificate as of the Determination Date set forth above.

Signature: /s/ Daniel Gaudreau

Date: 4/15/2026

The content of this document is not currently available in the requested form type. Please view the original filing for the document's content.