



## BuyHere-Pay**THERE** Cash Advance Hybrid

For Automotive Dealers  
(Coming Soon)

Dealers can now profit from Buy Here, Pay Here (BHPH) type deals AND get SUBSTANTIAL CASH ADVANCES to cover their expenses. FinCo's new program uses the already developed and tested BuyHere-Pay**THERE** lending platform to support substantial cash advances on subprime deals.

### DEALER BENEFITS:

- 50% + cash advances
- Extend into BHPH-type deals without capital or overhead
- Cover your cost in vehicles and receive some profit immediately through cash advances and cash down
- We don't charge a set percentage of your principal
- Sell more cars, extend your customer base, and reduce wholesaling costs
- Dramatically reduce risk with the help of our collection, compliance, and repossession professionals, plus our sophisticated underwriting engine
- Build a cash flow annuity
- Defer taxable profits and subsequent cash tax payments
- No monthly minimum to stay in the program
- No charge as a percentage of principal outstanding at early payoff
- No software to install and learn
- No discounts!!!

Don't suffer from reduced cash-flow and acutely limited access to lending capital. Our new cash advance hybrid product fills the current void by supplying subprime auto financing while respecting the basics:

1. Get advances up to 50% - 58% of customer's amount financed for both new and used car Dealers.
2. We centralize and standardize many of the operations historically associated with subprime and Dealer-induced risk:
  - a) Eliminate customer payment collections and cash remittance by the Dealer
  - b) Automate underwriting of customer and deal structure
  - c) Automate legal compliance and documentation preparation
  - d) Require that Dealers verify income and residency requirements
  - e) Encourage behavior which benefits the Dealer's back end net profit, such as paying higher advances with insurance tracking, GPS/starter interrupts, and extended warranties
3. Make the Dealer a partner in the lending process, granting them more back end earning potential than any other program, subject to total portfolio success.

### Interested in becoming a FinCo Hybrid Dealer?

[Click here](#) to provide us with information about your Dealership.

SMART DEAL. DONE DEAL.

*FinCo Management, 18 Doaks Lane, Marblehead MA 01945*

**Deal Assumptions**

ACV	\$3,500	Amount Financed	\$6,930
Selling Price	\$7,000	50% Cash Advance	\$3,465
Tax and Title	\$700	Dealers Cash at Closing	\$4,200
"All In" Sale Price	\$7,700	# of Payments to Payoff	14
Cash Down	\$770		

<b>BuyHere-PayTHERE Cash Advance Hybrid Dealer Benefit</b>							
Dealer Proceeds from Discount Lender	50%	55%	60%	65%	70%	75%	80%
Total Profit (Taken at Closing)	\$35	\$382	\$728	\$1,075	\$1,421	\$1,768	\$2,114
<b>Additional Profit from Hybrid BHPT Over Time</b>	<b>\$2,136</b>	<b>\$1,790</b>	<b>\$1,443</b>	<b>\$1,097</b>	<b>\$750</b>	<b>\$404</b>	<b>\$57</b>
ROI (Return on Cash for Actual Term)	5232%	402%	170%	87%	45%	20%	2%