



Guaranteed Collateral Assignment (Strategic Partnership with Global Reach, LLC)

**For Finance Companies
(Coming Soon)**

FinCo Management's Guaranteed Collateral Assignment ongoing portfolio servicing provides security for Investors/Capital Providers in the unlikely event that there is a major failure in systems or execution on the part of the Finance Company. We call this service Guaranteed Collateral Assignment (GCA). Through GCA, FinCo will assume the collateral and maximize returns on the Investor's collateral.

Benefits of Guaranteed Collateral Assignment:

- Builds Investor confidence
- Provides transparency through periodic reporting down to the individual contract level
- Prevents fraud
- Provides back up management (i.e. natural disasters, unexpected events, flu pandemics...)
- Allows Finance Company to focus on other areas – raising capital and keeping capital at work
- Provides continuous stream of income – any money above FinCo fees will go back to the company, its successors, or assigns

The Guaranteed Collateral Assignment (GCA) program has three prerequisites for success:

1. The Finance Company for whom the GCA is being supplied MUST provide a daily download of every transaction (new contracts, payments, payoffs/charge-offs, late fees, promises made, etc.) to FinCo's central data operation. Without the download, there is no way that FinCo can provide a seamless transition from the failed Finance Company to the GCA.
2. The second requirement is a written three party agreement between the Finance Company, Credit Providers, and FinCo which defines the triggers which mandate the assignment by the Finance Company of the Retail Installment Contracts (the Credit Providers' collateral) to FinCo as part of the GCA. FinCo suggests using a third party assurance provider such as Subprime Analytics (www.subanalytics.com).
3. Portfolios transferred to FinCo must be complete and in good order.

With these prerequisites met, the actual business of setting up the details of the assignment of the notes and related title liens can be undertaken.

SMART DEAL. DONE DEAL.

FinCo Management, 18 Doaks Lane, Marblehead MA 01945

Dealer Benefit From Using BuyHere-PayTHERE Cash Advance Hybrid Over Discount Lenders

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		

BuyHere-PayTHERE Cash Advance Hybrid Dealer Benefit							
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
Additional Profit from Hybrid BHPT Over Time	\$2,136	\$1,790	\$1,443	\$1,097	\$750	\$404	\$57
ROI (Return on Cash for Actual Term)	5232%	402%	170%	87%	45%	20%	2%

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