



Private Label Financial Services

For Automotive Retail Lenders
(Coming Soon)

FinCo's Private Label Financial Services assist Finance Companies who:

1. want to reduce overhead while maintaining profit margins; or
2. want to reassign servicing of originated loans to an outside servicer.

FinCo Management's BuyHere-Pay**THE**RE Hybrid lending platform supports automotive retail financing:

- Credit application including complete deal structure
- Underwriting from Monetrics integrated with credit bureaus
- APR calculation compliance and insurance
- State specific document preparation, with bar-coded cover sheets for automated imaging
- Booking
- Red flags compliance
- Title management
- Customer service and cash collections
- Repossession and remarketing
- Online Dealer and Customer video training

1. Convert Dealers to FinCo's lending platform to originate and service contracts:

- Earn \$50 commission per contract
- Generate more profit by offering your Dealers a product they want and need
- Produce more profit for your Dealers
- Confidence in FinCo's lending platform is generated by FinCo's integration of market-leading underwriting, servicing, and reporting partners:
 - Fiserv : \$5 billion fortune 500 company and the largest servicing agent for automotive finance in the U.S.
 - Greystone: real-time reporting down to the individual contract level
 - Monetrics: leader in automated risk decisioning and analytics
- Prevent fraud
- Complete business process outsourcing allows you to focus on other areas of your business
- Create a succession plan for your business

2. FinCo can take over the servicing of loans already originated. Benefits of using FinCo to service existing contracts include:

- FinCo is the lien holder minimizing risk to your company
- Provides transparency through periodic reporting down to the individual contract level
- Boosts Investor confidence
- Ultimate data security and disaster recovery on the Amazon computing cloud
- Opportunity to borrow against the loans in the portfolio where the advance has been paid back

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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