

## Lender Directory Listing

**Lender: Affiliated Financial Corp.**

National Subprime lender in the following states: AL, AZ, CA, CO, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV, WY

**For more information:** For more information contact (888) 605-0400, Ext. 2162.  
13680 NW 5th St, Sunrise FL, 33325. Web site: [www.affilfin.com](http://www.affilfin.com).

**Lender: ACC**

Automotive Credit Corp., headquartered in Southfield, Mich., is a regional automobile finance company focused on the subprime market. Automotive Credit Corp. purchases installment contracts from both independent and franchised automobile dealers for consumers with limited or challenged credit histories who are unable to obtain financing from traditional sources.

Founded in Michigan in 1992, ACC has partnerships with hundreds of dealers throughout the Midwest, East and Southeastern United States, including Michigan, Ohio, Illinois, Indiana, Tennessee, Kentucky, Missouri, Georgia, Maryland, Florida, Virginia, Kansas, Arkansas and Alabama

**For more information:** For more information, contact 888-268-1400

**Lender: AFCD**

Today's car dealers are faced with the ongoing challenge of creating a respectable revenue per car on used inventory purchased either from an auction or dealership or traded in by consumers. Loan origination models along with backend products such as vehicle service contracts can increase the revenue per car if the dealer has access to these types of products.

Based in Carmel, Indiana, and a part of KAR Holdings, Inc., AFCD was established to address and meet the needs of automotive dealerships that would like to increase the number of cars sold per month and the revenue per car by having access to a diverse array of proven dealer solutions in select US markets, including a fully integrated dealer management system ("DMS") powered by NowCom, virtual F & I

**For more information:** services, and access to lender financing, vehicle service contracts, GAP coverage, floorplan programs and more. For more information, call (888) 610-AFCD, or visit [www.MyAFCD.com](http://www.MyAFCD.com).

**Lender: AMAC**

Ace Motor Acceptance Corporation is a leading source for a Dealer's secondary auto finance. Ace's online system provides deal approvals 24/7. Its online system instantly shows your profit on every vehicle in inventory, making it easy to land your customer on a highly profitable unit.

Ace's Underwriters and your Dealer Development Representatives are available to assist you when necessary. Ace purchases contracts on customers with non-prime to subprime credit and has no minimum beacon score. Dealers frequently find that doing business with Ace substantially increases their bottom line.

Ace Motor Acceptance Corporation does business with franchise and independent dealers in North Carolina, South Carolina, Virginia, Delaware and Maryland. For more information call Wayne Garland, Director of Business Development, at (704) 882-7100.

**For more information:** Check out the company's site, at [www.acemotoracceptance.com](http://www.acemotoracceptance.com).

**Lender: AmeriCredit**

AmeriCredit, a leading non-prime auto finance company, focuses on building strong relationships with their auto dealers. AmeriCredit does business with approximately 12,000 franchised dealers and select independent dealers supported by an experienced team of credit and sales professionals. Contact your local AmeriCredit representative to find out more or call 1-888-556-4616."

"Our organizational structure allows us to provide extended hours of operation and local buying in major markets, with the support of highly skilled credit and sales teams," states Kyle Birch, executive vice president.

"We are committed to providing the best service to help our dealers deliver more cars. AmeriCredit also works with independent auto dealers via AppOne, a national provider of Internet-based risk mitigation and financial technology. We partner with AppOne to generate additional business with independent dealers through the AppOne platform," says Birch.

**For more information:** "This relationship allows us to provide non-prime financing solutions to select independent dealers nationwide," he added.

**Lender: AppOne**

AppOne, a part of Wolters Kluwer Financial Services, offers Internet-based risk mitigation and financial technology that provides independent auto dealers with tools to automate indirect lending, credit approval and compliance processes. The AppOne platform helps dealers increase sales volume by providing additional lending sources, expediting funding and minimizing documentation errors, all within a single application.

As indirect lending standards tighten, it is more important than ever for dealers to secure strong relationships with lenders. Working with AppOne, dealers can show lenders that they have the necessary processes in place to mitigate risk and meet regulatory compliance requirements. This not only helps build

**For more information:** lending relationships, but ultimately gives dealers a competitive edge and enables them to provide their clients with the best service possible. For more information, visit [www.AppOne.net](http://www.AppOne.net).

**Lender: Atlantic Financial Services (of N.C.)**

Serving northeastern North Carolina and the Hampton Roads area of Virginia for 10 years with consumer loans and sale finance services through local automobile dealerships

Branch Locations:

—145 Rich Blvd, P O Box 2771 — Elizabeth City, NC 27906 Phone: (252) 338-9008

—1300 S Croatan Hwy, P O Box 2581 — Kill Devil Hills, NC 27948 Phone:  
(252) 441-4422

—109 Currituck Commercial Drive, P O Box 58 — Moyock, NC 27958 Phone: (252) 232-3320

—1000 Airline Blvd, P O Box 7037 — Portsmouth, VA 23707 Phone: (757) 337-0420

**For more information:** Web site: [www.atlanticfinancialsvc.com](http://www.atlanticfinancialsvc.com)  
Email us: [customerservice@atlanticfinancialsvc.com](mailto:customerservice@atlanticfinancialsvc.com)

**Lender: Atlantic Financial Services Inc. (Based in Ohio )**

Atlantic Financial Services services Ohio and Indiana.

Atlantic Financial Services, a privately held corporation, was formed in 1995 for the purpose of acquiring and servicing subprime and non-prime retail installment contracts originated by local car dealerships. The corporation's principals have over 70 years of combined experience in the retail auto sales and finance industries.

During the preceding decade, Atlantic Financial experienced phenomenal growth. By investing heavily in both technology and talented people, Atlantic Financial has developed the programs and infrastructure needed to maintain its consistent and controlled growth in an industry where few companies survive. Our knowledge of retail auto sales, and experience on the dealer side of the financing relationship, has allowed us to develop superior solutions and tools that work in the "real world." Atlantic has cultivated successful relationships with dealerships, both franchised and independents, throughout Ohio and Indiana.

If you are a dealership who is looking to increase its sales, please contact a representative at Atlantic Financial Services today.

**For more information:** Toll Free: (888) 441-4344, or visit us at [www.atlanticfinancialservices.com](http://www.atlanticfinancialservices.com)

**Lender: AFS Acceptance**

AFS Acceptance formerly known as "Autobank" is an indirect and independent full-service automobile finance company. Autobank provides loans for the purchase of used cars at automobile dealerships to subprime customers — people with thin credit files, no credit, no Social Security number, or poor credit histories including recent repossession, past-due mortgages, foreclosures and open bankruptcies.

AFS is an established company that has been operating successfully since 1996. Based in Fort Lauderdale, Fla., the company offers a full spectrum of lending programs to both franchise and independent auto dealerships. With advances of up to 150% and discounts as low as 10%, AFS offers non-recourse, equity, partial recourse, and back-end participation programs. Programs are also available for older and high mileage vehicles.

For more information please contact Uri Szapiro or Silvia Iglesias at (877) 223-3254. [www.autobank.net](http://www.autobank.net).

**For more information:** AFS currently services the following states: AL, AZ, CA, FL, GA, ID, IN, MD, NC, NJ, NM, OH, PA, SC, TN, TX, UT, VA, WA, with plans for further expansion in to other states by year end.

**Lender: Auto Credit of Nashville**

Auto Credit of Nashville  
162 Cude Lane

**For more information:** Madison, TN 37115  
(615) 865-1300

**Lender: Auto Trakk LLC**

AutoTrakk specializes in lease financing on late model dependable cars for your customers with poor to very poor credit. Auto Trakk combines an easy to manage weekly lease payment with a payment protection device that encourages customers to make their payment on time. Community based financing.

Auto Trakk is responsible for all collection problems and repossessions. Warranty and GAP protection on every deal. Online application system and approvals.

1500 Sycamore Rd. Suite 200  
Montoursville, PA 17754

**For more information:** (888) 689-7117  
For more information, visit [www.autotrakk.com/dealerinfo.html](http://www.autotrakk.com/dealerinfo.html).

**Lender: AutoUse**

Finance Industry. We offer Floorplan and Sub Prime Retail financing to franchise and independent auto dealers throughout the country. Auto Use is dedicated to providing superior customer service and believes in establishing long term relationships with our business partners.

Floorplan Financing is offered nationally and features our Checkbook Program that allows the freedom to purchase inventory from multiple non-auction and auction sources. Auto Use is affiliated with over 700 auctions nationwide. Our Sub Prime Retail product is offered in selected states. No minimum credit score and our self-approval program are just a few of the innovative ways that makes our retail product easy for you to write more business. All retail advances are non-recourse and there are no dealer sign up fees. Utilizing both floorplan and retail programs allows for product synergies, which includes

**For more information:** We invite you to call our Dealer Development Team @ (800) 737-9780 to get further details on both products or visit our Web site [www.autouse.com](http://www.autouse.com)

**Lender: Bank of Stockton**

**For more information:** Bank of Stockton is a prime lender serving the state of California  
For more information, contact Finance Express at (800) 543-8085

**Lender: Barnett Finance Co.**

BARNETT Finance is the Southeast's leading subprime lender servicing both new- and used-car dealers. We originate, purchase and service retail automotive installment contracts. We guarantee increased profits to your dealership's bottom line with simple and effective tiered finance options covering the entire spectrum of credit challenged customers.

Barnett is owned, managed and operated by seasoned automotive professionals. We understand what it takes to conduct business in today's environment. Whether your customer is in bankruptcy or has experienced a recent repossession, we have originators and reps standing by all hours of the day to provide that all important call back while the customer is in your dealership waiting. No automated turn downs. With Barnett, we find out what it takes to put the deal together right now and make it happen.

**For more information:** On the Finance Express Platform in the states of AL, MD, NC and VA. For more information contact Finance Express at (800) 543-8085

**Lender: Capital One Auto Finance**

Capital one Auto Finance is a national non-prime auto lender in the following states:  
AL, AR, AZ, CA, CO, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS,  
MT, NC, ND, NE, NH, NJ, NM, NV, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI,  
WV and WY.

For more information, contact Finance Express at (800) 543-8085

**Lender: Capital Source**

CapitalSource, (NYSE: CSE) is a leading provider of on-balance sheet structured senior debt products to auto finance companies. With a team dedicated exclusively to the specialty finance industry, CapitalSource is one of the most active lenders in the auto receivables market providing senior revolving warehouse facilities to captive and indirect lenders.

**For more information:** You can learn more about us at [www.capitalsource.com](http://www.capitalsource.com). Please contact Davi Tserpelis at (212) 321-7215, or [dtserpelis@capitalsource.com](mailto:dtserpelis@capitalsource.com) to discuss a line of credit.

**Lender: CAR Financial Services**

CAR Financial Services, Inc. (“CAR”) services both independent automotive dealers and automotive subprime financial organizations. We are dedicated to providing a stable funding source for the long term and offer a variety of financial programs designed to improve cash flow and accommodate individual needs.

CAR operates in 45 States and is continually evolving its programs to meet the ever changing needs of those we serve. Our strengths lie with our experienced and professional employees, our dedication to technology and a tradition of over 25 years of quality service.

We offer:

- Payment interval purchasing
- Subprime financing
- Buy-Here, Pay-Here bulk purchasing
- Account billing and collection service

**For more information:** Let us show you how much cash you can generate from your accounts today by calling 1-877-570-8857, or going to [www.carfinancial.com](http://www.carfinancial.com).

**Lender: CARFINCO**

Carfinco is Canada’s leading specialty finance income Fund. We provide vehicle financing to consumers who are not able to obtain it from more traditional lending sources. Carfinco purchases loans made by select independent and franchised vehicle dealers in most provinces of Canada.

4245-97 Street, #300

**For more information:** Edmonton, AB T6E 5Y7  
(888) 486-4356

**Lender: C&F Finance**

C&F Finance Co. is a leading regional finance company focused on providing auto loans in Virginia, Maryland, Tennessee, North Carolina, Ohio, Indiana, Kentucky and West Virginia. C&F Finance is a wholly owned subsidiary of C&F Bank which was established in 1927 and is publicly traded on the NASDAQ under the symbol CFFI. C&F Bank acquired C&F Finance, formerly Moore Loans, in September of 2002. Moore Loans had been in business since 1952. C&F Finance Company's headquarters are in Richmond, VA.

C&F Finance Co.  
4660 S. Laburnum Avenue  
Richmond, VA 23231  
(804) 236-9601

**For more information:** For more information, visit [www.cffc.com](http://www.cffc.com)

**Lender: Chase Auto Finance**

Chase Auto Finance serves more than 15,000 auto dealers across the country and specializes in subprime financing for franchise and independent dealers through 41 Custom Finance division business centers. Chase provides a full range of credit and financial services to dealerships, as well as floor plan and commercial loans, treasury management services, real estate financing and other banking services.

Chase Auto Finance, together with its affiliates, is the largest bank provider of auto financing in the country. Since 2001, Chase also has partnered with Subaru, creating the Subaru Motors Finance private-label brand and making Chase the only bank that serves as a “captive” lender for the auto industry. Chase Auto Finance’s Dealer Commercial Services division is the largest non-captive floorplan and commercial loan provider for auto dealerships nationally.

Chase Auto Finance purchases retail installment contracts and originates loans across the continental United States as well as in Alaska and Hawaii.

**For more information:** For more information, visit [www.ChaseDealer.com](http://www.ChaseDealer.com), or call (800) 223-5050.

**Lender: CitiFinancial Auto**

CitiFinancial Auto is a leading, national subprime auto lender focusing on dealer relationships to help them sell more cars with fast decisions and customized solutions.

For more information, call (866) 926-1397.

**For more information:** This lender is also available via Finance Express.

**Lender: Coastal Credit**

Coastal Credit is available in CA, DE, FL, GA, LA, MS, NV, OH, OK, PA, TX and VA. Coastal Credit, L.L.C. specializes in purchasing contracts from new and used automobile dealerships. We have been serving the automobile industry continuously since 1984. Our primary customer base is in the secondary used-car market, and we purchase loans made to military and civilian consumers.

Coastal Credit continues to expand its relationships with dealerships nationwide. We purchase contracts on a point of sale basis and acquire buy-here, pay-here loans through portfolio acquisitions. For more information, visit [www.coastalcreditllc.com/index.html](http://www.coastalcreditllc.com/index.html).

**For more information:** 3852 Virginia Beach Blvd.  
Virginia Beach, VA 23452  
(800) 969-2729

**Lender: Columbus Finance Inc.**

Since 1960, Columbus Finance has specialized in providing vehicle finance products to central Ohio auto dealers. CFI offers both direct and indirect loan programs to accommodate any size dealer allowing for a wide range of dealer structures. Our professional staff members are experienced in subprime lending and will help dealers increase sales and profits while earning long-term customers for us both.

Central Ohio auto dealers can learn more at [www.columbusfinance.com](http://www.columbusfinance.com), or call (614) 236-8541 to speak to a representative.

**For more information:** Columbus Finance Inc.  
3050 East Main Street  
Columbus, Ohio 43209

**Lender: Community Choice Financial**

Community Choice Financial is available in Tennessee.

**For more information:** 5200 Maryland Way, Suite 310  
Brentwood, TN 37027  
(615) 370-5401  
For more information, visit <https://www.first-state.net/>.

**Lender: Consumer Portfolio Services**

Consumer Portfolio Services Inc. ("CPS") is a specialty finance company that provides indirect automobile financing to individual borrowers with past credit problems, low incomes or limited credit histories. The company purchases retail installment sales contracts primarily from factory franchised automobile dealers. The contracts are secured by late-model used cars and to a lesser extent, new cars.

The company accumulates the contracts into pools, and finances the pooled contracts through the issuance of "AAA" rated asset-backed securities. CPS was founded in 1991 and currently purchases contracts in 47 states from approximately 7,000 dealers. The company's common stock is traded on the NASDAQ National Market System under the symbol "CPSS".

Available in the following states:

AL, AR, CA, CO, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, MI, MO, MS, NC, NE, NH, NJ, NM, NV, NY, OH, OR, PA, RI, SC, SD, TN, TX, VA, WA, WI, WV and WY

**For more information:** For more information, call (800) 443-2588.

**Lender: Credit Acceptance Corp.**

Founded in 1972 by Don Foss, the world's largest independent used-car dealer in the 1970s and 1980s, Credit Acceptance provides vehicle loans to consumers regardless of their credit history. Without our product, consumers may be unable to purchase a vehicle, may purchase an unreliable one, or may not have the opportunity to improve their credit score.

Offered through a nationwide network of automotive dealer-partners, our Guaranteed Credit Approval Program provides dealer-partners with the opportunity to deliver a written credit approval to every consumer, on every vehicle in their inventory, within 30 seconds using our patented Credit Approval Processing System (CAPS).

Using the CAPS Profit Calculator, dealer-partners can work a deal in just seconds and maximize the profit they receive by adjusting the term, interest rate, and selling price of a vehicle.

Whether you're a dealer that wants the benefits of Buy-Here, Pay-Here without the hassles of collections and cash flow concerns, or simply want a finance company that lives up to its commitments and funds deals quickly, our Guaranteed Credit Approval Program is the key to more customers and more profits.

**For more information:** For more information about how Credit Acceptance can help you open the door to more customers and profits, call (800) 873-0512, or visit [www.creditacceptance.com](http://www.creditacceptance.com).

**Lender: Credit Union Direct Lending**

Created in 1994 by the California Credit Union League and The Golden 1 Credit Union, CUDL was established with the vision of providing point-of-purchase lending to the credit union community, and has grown to become the nation's largest point-of-sale and indirect lending network for credit unions. Today, the CUDL Network of credit unions and dealers serves nearly 18 million credit union members nationwide.

CUDL is administered by CU Direct Corporation, a Credit-Union-Owned Service Organization (CUSO), which serves the credit union industry through aggregation, leveraging the power of numbers to create a stronger presence in the marketplace and at dealerships, which ultimately help credit unions fulfill their indirect lending goals by selling more auto loans.

**For more information:** For more information, visit [www.CUDL.com](http://www.CUDL.com).

**Lender: CUdirect Connect**

CUdirect Connect is available in Colorado.

6377 S. Revere Pkwy. #200, Suite 200  
Centennial, CO 80111

**For more information:** (720) 260-3188

**Lender: CreditWest Corp.**

CreditWest Corp. purchases C & D quality subprime auto paper in California, Nevada and Colorado. Our Web site for dealers is [www.creditwest.net](http://www.creditwest.net).

**For more information:** For more information, contact president and chief executive officer Larry Kelley at [lkelly@creditwest.net](mailto:lkelly@creditwest.net). CreditWest is also available via the Finance Express platform.

**Lender: Crescent Bank and Trust**

Crescent Bank and Trust provides our dealers with a consistent, no extra cost financing alternative for the subprime customer. Subprime auto financing is our specialty. Established in 1991, Crescent Bank and Trust has focused primarily on subprime lending. We started in New Orleans, La., with one location and have grown through the years to over 35 locations in 19 states.

We build strong relations with thousands of dealerships through our local presence. We provide dealers with an opportunity to do business with a strong reputable company that has one of the most stable financial reports in the industry.

**For more information:** For more information, contact Jeff Owens, National Account Manager, (866) 320-0525, or e-mail [jowens@cbtno.com](mailto:jowens@cbtno.com).

**Lender: Dealers' Financial Service /MILES Program**

Are you looking for a way to finance your non-prime active duty military customers? Then look no further! Dealers' Financial Services LLC is a leader in providing solutions for automotive loans to the active duty military community through our Military Installment Loan and Educational Services (MILES) program.

The MILES Program is a non-credit score, criteria based loan program. We offer loan approvals in 30 minutes or less and are integrated with both RouteOne and DealerTrack.

**For more information:** If you would like to increase your military business and join our over 500 MILES Certified Dealerships then contact us toll free at (866) 466-4537, or visit our Web site at [www.usmiles.com](http://www.usmiles.com).

**Lender: DealerTrack**

DealerTrack is transforming every aspect of dealership management by providing solutions that help dealerships realize higher profits, enhance compliance and improve customer satisfaction.

Headquartered in Lake Success, N.Y., its family of companies enables DealerTrack to provide a broad range of industry-leading solutions.

Founded in 2001, DealerTrack revolutionized auto financing by giving lenders an online portal for credit applications. Today, DealerTrack provides solutions to optimize the performance of every department in a dealership. Because DealerTrack recognizes that each dealership has a unique and dynamic set of needs, the company provides a flexible platform of solutions. Dealers can choose from a complete dealership management solution that delivers high value for lower cost than competing products, as well as individual solutions that can be easily integrated in an open environment. DealerTrack gives each dealership the power to select the specific tools it needs to reduce costs, increase profits and find sustainable success.

DealerTrack supplies online solutions to 90 percent of all franchised dealerships in America, more than any other provider. The company's platform connects over 22,000 automotive dealerships, plus 3,000 recreational vehicle, marine and motorcycle dealerships with more than 700 financing sources and a broad range of service and information providers.

**For more information:** To learn how DealerTrack solutions can help grow your profits, or to determine which subprime financing sources do business in your area, visit [www.dealertrack.com](http://www.dealertrack.com) or call (888) 853.9402.

**Lender: Dependable Credit Corp.**

Dependable Credit Corp., is a sales finance company, licensed in the states of New York, New Jersey and Connecticut, providing used car loans to individuals with varying credit profiles at competitive interest rates.

Our credit guidelines are more flexible than most major financial institutions. Each application submitted to our office is reviewed based on its own merits considering several factors which dictate customer's ability to repay the loan.

Unlike major financial institutions who only consider FICO scores, Dependable Credit Corp., considers stability of residence, stability of employment, amount of down payment in relation to the price of the vehicle (high equity), as well as paid (slow) auto loans, past and/or present delinquent accounts in your credit profile, etc.

Dependable Credit Corp., has been in business since 1992, providing flexible financing programs to over 250 used car dealerships in New York and New Jersey and now in Connecticut for over \$80 million in amount financed. Our continued growth has surpassed our yearly estimates, which allows us to offer various programs to our dealers and better customer service to our account-holders.  
285 Saw Mill River Road Yonkers, N.Y. 10701.

Contact executives for new business: Donna Natale (914) 964.9100, ext 516, or Zaldy Isidoro (914) 964.9100, ext 105.

**For more information:** Company Web site is [www.dependablecredit.com](http://www.dependablecredit.com).

**Lender: Diamond Finance Co., Inc**

Diamond Finance Co., Inc  
50 Jericho Tpke, Suite 200

**For more information:** Jericho, NY 11753  
(888)536-6500

**Lender: Drive Financial**

Through its Drive Financial brand, Santander Consumer USA Inc. is one of the fastest-growing companies in the automotive finance sector. With a \$4.9 billion non-prime portfolio originated from a pool of more than 14,000 dealer partners throughout North America, we are a leading provider of finance programs that cover the entire non-prime spectrum.

The company began originating loans in 1997, and is headquartered in Dallas. Drive® is owned by Banco Santander (NYSE: STD), a leading global bank with a market capitalization of \$115 billion and 66 million customers. Licensing: Drive is licensed for business in all 50 states and the District of Columbia. Drive Financial is also available via the Finance Express platform.

Contact Information: Deborah Malinowski, National Sales Director, [dmalinowski@drivefinancial.com](mailto:dmalinowski@drivefinancial.com), (214) 237.3552. Drive Financial is also available via the Finance Express platform.

**For more information:** Web site: [www.drivefinancial.com](http://www.drivefinancial.com).

**Lender: Equity Auto Finance**

We specialize in purchasing contracts on high risk individuals acquiring new and late model used vehicles from franchised dealers.

- No Fixed Payment to Income Ratios
- No Maximum Loan Amount
- No Minimum Credit Bureau Score Required
- Discounts as Low as 2%
- Over \$110,000,000.00 in Fundings
- 90 Days Same as Cash
- 24 Hour Funding
- Over 25 years in the sub-prime business
- Dealer Reserve Program with No Charge-Backs

For more information, visit <http://equityautofinance.com/>.

2718 W. Oakland Park Boulevard  
Fort Lauderdale, FL 33311  
(800) 683-1095

**For more  
information:**

**Lender: Exeter Finance Corp.**

Exeter Finance Corp. is an auto finance company specializing in purchasing and servicing subprime auto finance contracts from select franchised auto dealers throughout the United States. The company's underwriting and verification teams work in local branches rather than a centralized facility. As a result, dealers enjoy personalized service from people they already know and trust. Founded in 2006, Exeter Finance is headquartered in Irving, Texas.

**For more  
information:** For More Information: Visit [www.ExeterFinance.com](http://www.ExeterFinance.com) and click the "Auto Dealers" button.

**Lender: EZ Dealer Finance**

EZ Dealer Finance is your lending network which offers multiple lending solutions for Franchise and Independent Car Dealers.

We offer Prime to Subprime, New and Used Car Leasing.

We offer solutions in every state except for Alaska and Hawaii.

For further information on how your dealership can start on "The EZ Way to Profits"

Visit us at [www.ezdealerfinance.com](http://www.ezdealerfinance.com)  
Or call 866-343-6714 option 1

8998 RT.18 N.

**For more  
information:** Suite 210  
Old Bridge, NJ 08857

**Lender: Fifth Third Alternative Finance**

925 Freeman Avenue, MLD 009014  
Cincinnati, OH 45202  
(877) 782-8102

For more information visit

**For more information:** [https://www.53.com/wps/portal/cv/?New\\_WCM\\_Context=http://www.53.com/wps/wcm/connect/FifthThirdSite/CommercialArea/Industry+Specializations/Dealer+Financing/](https://www.53.com/wps/portal/cv/?New_WCM_Context=http://www.53.com/wps/wcm/connect/FifthThirdSite/CommercialArea/Industry+Specializations/Dealer+Financing/).

**Lender: Finance Express**

The Finance Express platform brings quality lenders to independent dealers. In addition to its DMS capabilities, Finance Express was specifically designed to bring competitive lenders to the independent dealer. This is accomplished through dealer due diligence and risk mitigation processes provided to the lenders. As a result, the Finance Express platform will serve to help maintain a strong relationship between lender and dealer during these difficult market conditions.

**For more information:** For more information, call (800) 543-8085.

**Lender: First Diversified Alliance**

First Diversified Alliance (FDA) represents dealers across the United States, in Alaska and Hawaii. Our core business is dedicated to the dealers of the sub-prime auto market and special finance. As a leading provider of finance programs covering the entire spectrum of the non-prime auto industry, we consistently incorporate a variety of programs designed for immediate cash flow through stable and long standing financial institutions partnered within our financial network and investor resources. Programs developed to increase steady cash flow, retain repeat business, elaborate and supplement customer service are available and have been restructured to fit today's changing economy.

FDA realizes a dealer's time is valuable! We operate 24/7 which includes an evening 'silent staff' readily available to all dealers. We institute a high level of professionalism and service with our experienced and knowledgeable team. Dealers do not have to shop paper! All finance companies purchase by different guidelines. We made it our business to capture our client's best interest to achieve top dollar for bulk portfolios; including leases! Point of Sale (POS) varies by state. We promote and execute the best programs geared to our clients' goals and parameters saving both time and money! You will turn inventory faster, improve cash flow immediately, reduce overhead costs, and reduce capital exposure.

**For more information:** Call us before you send your accounts to any finance resource at 877-561-6727 for details on all programs available, points on selling, and free pricing on your portfolio!

**Lender: 1st Investors Financial Services Group**

First Investors Financial Services Group (First Investors) was founded in 1988 by its current chairman and president, Tommy A. Moore. The original vision was to serve customers in the subprime spectrum that had life events that created credit problems and were looking for an alternative finance source. It is still that vision today.

First Investors currently services in excess of a \$600-million portfolio from its' Atlanta, Ga.-loan servicing operation. Additionally, the company has both direct and indirect distribution channels where loans are originated from its Houston loan origination and funding operation. Combined originations are approximately \$200 million annually.

Indirect loan originations are created through franchise automotive retailers in metro locations in Texas, Georgia, Ohio, Tennessee, Alabama, Virginia, Maryland, North Carolina and Illinois. In all, First Investors is licensed in 28 states and actively originates loans from 17 states in the Central, Southeast and Eastern seaboard markets. Direct lending activities, which are also handled from the Houston office, are conducted in 14 states through a separate subsidiary of First Investors.

First Investors' Programs are designed for customers in the subprime market with Beacon Scores in the 530 to 620 range. In particular, First Investors has a core competency in lending to customers who have experienced a previous bankruptcy, particularly those customers who have just emerged from bankruptcy. We feel we offer some of the most attractive terms for the customers, and the most profitable terms for the dealers that pursue that customer in earnest.

Additionally, First Investors Programs accommodate the non-bankruptcy customer that has a substantial history with credit, whether good or bad. We feel there are terms and pricing that allows most customers to finance a vehicle at terms acceptable to all involved.

If you would like to learn more about First Investors, our programs, pricing guidelines and credit guidelines, please visit our Web site, [www.FIFSG.com](http://www.FIFSG.com).

**For more information:** If you would like to talk about becoming a dealer partner, please contact our Director of Sales & Marketing – Collin E. Williams. [collin.williams@fifsg.com](mailto:collin.williams@fifsg.com), office: (866) 889-6495.

**Lender: Freedom Financial Group Inc.**

Freedom Financial Group is a regional automotive finance company that specializes in working with customers who have less than perfect credit. We have an extensive point-of-sale network that consists of independent dealers. Dealers in the Freedom Financial Group network find the financial resources they need to do business with subprime customers.

We are currently doing new business in Illinois, Indiana, Kansas, Missouri, Oklahoma and Tennessee

For more information, contact: Julie Mclean (800) 832-5530, Oklahoma & Western Kansas; Lisa Bearden (615) 202-1700, Tennessee; Bruce Norton (219) 670-0542, Indiana & Illinois; Ross Terando (314) 517-8080, Eastern Missouri; Steve Cox (913) 909-4794, Western Missouri & Eastern Kansas. Or visit,

**For more information:** <http://ffgrp.net>

**Lender: Friendly Finance Corp.**

Available in DE, IL, IN, KY, MD, MI, OH and VA. For more information, visit [www.friendlyfinancecorp.com](http://www.friendlyfinancecorp.com).

6340 Security Blvd., Suite 200

**For more information:** Baltimore, MD 21207  
(800) 872-2877

**Lender: FSB Financial**

110 West Randol Mill Road, Suite 100

**For more information:** Arlington, TX 76011  
(888) 372-3868

**Lender: Gateway One Lending & Finance**

Currently licensed and operating in California, Nevada, Utah, Oregon, Washington, Florida, Georgia, North Carolina, South Carolina, Tennessee, Maryland, Virginia, Alabama, Colorado, Ohio, Indiana and soon opening in Texas and Arizona. We are continuing to add additional states and expect our footprint to include the majority of the continental United States by year-end.

**For more information:** [www.gatewayonelending.com](http://www.gatewayonelending.com)

**Lender: Globe Acceptance**

Globe Acceptance is a special finance lender the states of IA, KS, MN, NE, OK and Eastern IL (Peoria, Quad Cities, Rockford).

We are a second chance and credit starters for high school graduates.

Globe Acceptance, Inc

PO Box 65400

West Des Moines, IA 50265

**For more information:** 515-225-9067  
[globeaccepts@qwest.net](mailto:globeaccepts@qwest.net)

**Lender: Honor Finance**

Honor Finance is a subprime lending organization which purchases contracts from approved dealers for loans up to \$8,000. Honor Finance also provides loan servicing for dealers who hold their own paper. Honor Finance purchases loans from dealers in Illinois and Nevada, exclusively.

Honor Finance Illinois  
1563 Sherman Avenue  
Evanston, IL 60201  
(847) 733-0300  
Contact: Bill Caan, Marty Collins

Honor Finance Nevada  
8290 W. Sahara , Suite #150  
Las Vegas, NV 89117  
(888) 924-6667  
Contact: Steve Webster

**For more information:** For more information, visit [www.honorfinance.com](http://www.honorfinance.com)

**Lender: Inofin**

Available in CT, FL, GA, MA, ME, NH, SC and TN. If you are interested in becoming an Inofin Dealer Member we strongly encourage you to take our online tour and discover how and why we are revolutionizing the sub prime auto loan industry, what you receive as an Inofin Dealer Member and the ability to join us online.

55 Accord Park Drive  
Rockland, MA 2370  
(877) 946-6346

**For more information:** Visit [www.inofin.com/dealers/index.asp](http://www.inofin.com/dealers/index.asp).

**Lender: Inspire Auto Finance**

Inspire Auto Finance spent 18 months developing a custom technology solution and reworking the subprime lending model to deliver the highest standard for decisioning, customer care and profitability, automation and performance to automotive dealers nationwide. It just recently went live.

Inspire Auto Finance has partnered with DealerTrack, Contract Management Solutions, CenterOne Financial Services and Black Book to deliver a superior service and world-class financing solutions to dealer partners and consumers. It is the only nationwide subprime lender set to redefine the auto finance industry. Headquartered in Dallas, the company brings more than 100 years of auto finance experience and deep relationships with dealer partners nationwide to deliver the industry's most advanced subprime lending solutions.

**For more information:** For more information on Inspire Auto Finance, please visit [www.inspireautofinance.com](http://www.inspireautofinance.com).

**Lender: Kaptor Financial**

Kaptor Financial, a boutique merchant bank that has provided financing solutions to small business since 1989 and AJM Leasing, a subprime automotive finance company that has operated successfully in southern Ontario since 1996.

939 Lawrence Avenue East, PO Box 47590  
Don Mills, ON M3C 3S7  
(866) 850-7911

**For more information:** For more information, visit [www.maclease.ca](http://www.maclease.ca).

**Lender: Leaders Financial Co.**

We are a subprime lender forging strong and lasting relationships with independent and franchise dealers throughout N.J. and N.Y. Customer education and service are the lynch pins for our success. The company was started in 2006 but the executives of the company have over 100 years of experience in the industry.

**For more information:** For further information call Doug Cussen at (732) 388-8200 x302 or e-mail [dcussen@leadersfc.com](mailto:dcussen@leadersfc.com).

**Lender: Liberal Finance Service**

Liberal buys contracts from dealers in N.J. that are financing buyers that live in that state. Contracts must be under \$10,000. Liberal is also available via the Finance Express platform.

For more information, contact  
Gus Terry  
1160 Parsippany Blvd.  
P.O. Box 6

**For more information:** Parsippany, NJ 07054  
(973) 335-0888

**Lender: Lobel Financial**

Available in AZ, CA and NV. Lobel Financial is a motor vehicle sales finance company specializing in non-prime automobile loans. The company purchases retail installment sales contracts from franchised and independent dealers, who have non-prime consumers purchasing pre-owned automobiles.

Lobel Financial has a well established market presence serving the automotive finance industry for more than 25 years. The company's state-of-the-art technology provides superior dealer and customer service. This has allowed the company to be a low cost source of financing for the dealers they have funded. Lobel Financial is based in Anaheim, California, where the company services its automobile loan portfolio at its headquarters using automated servicing and collection systems.

**For more information:** For more information, visit [www.lobelfinancial.com](http://www.lobelfinancial.com), or call (714) 995-3333.

**Lender: Lydia Cladek Inc.**

Hi, my name is Lydia Cladek. Do you want to convert your contracts to cash fast? We do something unique in subprime auto financing. We fund loans fast, with the highest returns possible and the fewest hassles to car dealers. My company provides secondary financing for independent auto dealers in Florida, Georgia, Alabama, North Carolina, and Tennessee.

108 SeaGrove Main Street  
St. Augustine, FL 32080  
(888) 386-2514

**For more information:** For more information, visit [www.lydiacladekinc.com](http://www.lydiacladekinc.com).

**Lender: MAFS**

Manheim Financial Services (MAFS) headquartered in Atlanta, Ga., is a division of Manheim, the world's leading provider of vehicle remarketing services.

MAFS serves thousands of franchised and independent car dealers in the United States and Canada with short- and long-term floor planning and a variety of financing and insurance programs. Dealers can turn to MAFS to finance rental cars, recreational vehicles, motorcycles, heavy duty trucks, as well as for receivables funding and retail financing. They also can obtain full insurance coverage to protect their businesses.

Manheim provides 88 locations across the U.S. and Canada, each of which includes a MAFS office and service oriented staff to service our customer's floor plan needs. In addition, MAFS is also available in more than 125 independent non-Manheim auctions, Enterprise Rent-A-Car, Thrifty Car Sales and OPENLANE. Together with the new Manheim Service Centers, MAFS is available at more than 200 locations with more to come in the future.

Offerings include:

- 90-Day/GOLD card inventory financing
- 45 Special – 45 day inventory financing
- Rental inventory financing
- Receivables funding
- MAFS Advantage
- RV/Motorcycle inventory financing
- Big truck inventory financing
- Insurance

**For more information:** For more information, visit [www.UseMAFS.com](http://www.UseMAFS.com).

**Lender: Marilton Auto Credit**

Marilton Auto Credit Corp. specializes in the acquisition and servicing of subprime automobile auto receivables purchased from our dealer network in New Jersey, Maryland, Pennsylvania, Delaware.

**For more information:** For more information call 856-983-3832.

**Lender: Mid-Atlantic Finance**

Founded in 1989, Mid-Atlantic Finance (MAF) has spent the last 19 years becoming the premier non-prime auto finance source in the automotive industry. With originations exceeding \$1 billion and a current portfolio in excess of one hundred million dollars, MAF has the experience and funding capacity to satisfy all non-prime lending needs. There are 175 team members between our headquarters in Clearwater, FL, and a servicing center in Houston to provide unparalleled service. Mid-Atlantic not only has the financial power but the "after the sale" support necessary to efficiently handle both large and small transactions.

15500 Lightwave Drive, Suite 201  
Clearwater, FL 33760  
(800) 793-9661

**For more information:** For more information, visit [www.midfinance.com](http://www.midfinance.com).

**Lender: Mint Leasing**

Established in 1999, The Mint Leasing brings a new approach to the lending industry. We review every deal individually and do not rely on beacon score to decision deals. We use a common-sense approach to provide the best possible approvals and the fewest turndowns in the industry. The result is our unprecedented 95% approval rate. In addition, our dealers are rewarded with outstanding service from our entire staff of dedicated professionals.

Our dealers appreciate our can-do attitude and the ability to approve deals with or without a dealer agreement. Our customers appreciate our flexible leasing terms that do not restrict them to mileage limits and allow them to trade vehicles when their needs change. Our customers are happy with the vehicles that meet their needs and our dealers are happy with the repeat business our leases allow them to generate. Our flexibility also allows for multiple autos, no DTI/PTI limits and no vehicle mileage restrictions. This is something that is simply not offered by any other lender.

Dealers also appreciate our operating hours which make us accessible when we are needed the most. Our underwriting and funding departments are available from 8:30 am to 5:30 pm Monday thru Friday and 10 am to 2 pm on Saturday. We are also fully-functioning on most holidays. We maintain a callback time of less than two hours and purchase contracts quickly with our in-house funding department.

Every dealer is looking for a lender that is able to help them deliver more units with more gross profit. With our No-fee and discount free program, quick callbacks and personalized service, we look forward to being your lender of choice to keep you "soaring above the competition."

**Our Mission Statement**

Our mission is to provide our dealers the ability to offer the most flexible financing and an opportunity for customers to customize their financing through a closed-end motor vehicle lease. We will do this in a professional and ethical manner that provides a win-win-win solution for all parties.

**For more information:** We deal with franchised dealers in Texas, Oklahoma, Arkansas, Mississippi, Tennessee, Alabama, Georgia and Florida. We expect to expand into other states by the end of 2009. Our guidelines are available on our website: [www.mintleasing.com](http://www.mintleasing.com) or you can call 866.311.6468.

**Lender: Nationwide Acceptance**

Serving dealers for over 50 years, Nationwide Acceptance is one of the largest independently-owned finance companies in the nation. Specializing in the underwriting and purchase of non-prime and subprime automobile installment sales finance contracts, Nationwide serves franchised and independent dealers in the following 20 states: AZ, CA, GA, ID, IL, IN, LA, MI, MS, NE, NV, NM, OH, OR, TN, SD, UT, WA, WV, WI.

**For more information:** View our programs and sign-up packages at [www.nac-loans.com](http://www.nac-loans.com), or call Bonnie Herden at (800) 622-7605 Ex. 1528. Nationwide is also available via Finance Express.

**Lender: New City Funding Corp.**

P.O. BOX 121  
STONY PT., NY 10980  
(845) 942-0020  
FAX (845) 942-0020

**For more information:** We are an indirect lender that works with independent used-car dealers throughout New York.

**Lender: New South Federal Savings Bank**

With roots dating back to 1933, New South Federal offers prime and non-prime products, including auto floor plan lending for independent dealers in AL, FL, GA, MS, NC, SC, TN and TX. Note: Florida coverage is north of Melbourne (East Coast) and north of Naples (West Coast).

**For more information:** For more information contact Finance Express at (800) 543-8085

**Lender: Nicholas Financial**

Nicholas Financial Inc. is staffed with a team of experienced professionals committed to serving the needs of franchised and independent automobile dealers. Nicholas allows the dealer to increase sales and maximize profits through financing programs tailored to both the customer and the dealer.

Please call our corporate headquarters at (800) 237-2721 to learn more about current dealer programs in Florida, Georgia, Indiana, Kentucky, Maryland, Michigan, North Carolina, Ohio, South Carolina & Virginia.

**For more information:** Visit [www.nicholasfinancial.com/dealserv.htm](http://www.nicholasfinancial.com/dealserv.htm) for more information.

**Lender: NK Financing Corp.**

NK Financing is an auto finance company operates in the automobile finance business in California. We specializes in purchasing retail automobile installment sales contracts originated by franchised and independent dealers in connection with the sale of used and new automobiles. Our funding for auto lending activities is obtained primarily through our own funds. Our loan servicing activities consist of collecting and processing customer payments; responding to customer inquiries; initiating contact with customers who are delinquent in payment of an installment; maintaining the security interest in the financed vehicle; monitoring physical damage insurance coverage of the financed vehicle; and arranging for the repossession of financed vehicles, liquidation of collateral, and pursuit of deficiencies.

The company services its loan portfolio at Beverly Hills Office using MegaTERM loan servicing and collection program. We provide indirect financing to the customers of dealers with limited credit histories, and low incomes or past credit Problems. Without our product, consumers may be unable to purchase a vehicle or they may purchase an unreliable one, or they may not have the opportunity to improve their credit standing. As we report to the national credit reporting agency, a significant number of our customers improve their lives by improving their credit score and move on to more traditional sources of financing. The company uses a combination of a CreditSmart, Dealer Track and dealer relationship managers to market its indirect financing programs to selected dealers. The company was founded in 2004 and is based in Beverly Hills, Calif.

**For more information:** For more information, visit [www.nkfinancing.com](http://www.nkfinancing.com).

**Lender: PAC**

PAC is a New England based auto finance company catering to the subprime market. We are an indirect lender with a strong, make sense lending program for both used- and new-car dealers. PAC is based in Peabody , Mass., and has been in business for almost 10 years. It currently lends in MA., NH., Maine and VT.

The philosophy of PAC has always been and always will be “Dealer Oriented.” By this we mean that our approach and demeanor will be more of an aid to support our dealers in many ways. Whether it be as a sales tool, or credit repair to the financially challenged, help with inventory evaluation, or effective floor planning, dealer reserve earning or repossession liquidation.

Our “Customer Service” is and will ceaselessly be our pride and of the utmost caliber to us and our dealers. We take enormous gratification in our proud history and responsible growth, experienced collection staff, sales, support systems and proven underwriting staff.

We never forget that we are guided by “Car People” first, who have collectively nearly 100 years experience working in dealerships as dealer principals, sales and service managers and F&I managers. We know the importance of fast and available financing.

We are experts in the subprime market and have systems in place that allow the dealer to attain more through a recourse company without the worries normally associated with recourse lending. This substance is what will continually set us apart from our competitors, in any economy or environment and will enable us the fulfillment of being truly deemed a leader in our industry.

**For more information:** All inquiries are invited to contact George Nedder, Business Development Manager, at (888) 852-2886, ext. 40.

**Lender: P E Financial**

Since 1975 our founder has been specializing in auto financing. Always looking for good people with past credit problems, he has always felt there were the people who needed his help the most. To these people, the employees of P E Holding Corp. and its affiliated companies, dedicate themselves to giving all they can, to assist all of our customers and dealers/retailers achieve their goals. Available in AL, AR, GA, LA, NC, NM, TN and TX.

**For more information:** For more information, visit [www.peholding.com](http://www.peholding.com).

**Lender: Pelican Resource Group, LLC**

Pelican Resource Group LLC ([www.pelicanresourcegroup.com](http://www.pelicanresourcegroup.com)) provides lending, servicing and dealer portfolio solutions (including performing and non-performing loan sale) for subprime automobile receivables. Currently operating in the Mid-Atlantic region (NJ, PA, MD, DE, VA), Pelican Resource Group offers a number of programs that enable dealers to sell more cars and grow their customer base by engaging consumers in the deepest subprime credit segment. Our Senior Management has 28 years of experience collectively in automotive and consumer lending; primarily in sales, risk, collections, loan servicing, originations, and process management. Especially important in serving the subprime sector, we possess 8 plus years experience with Ensure Pay® starter interrupt/GPS devices that provide collateral loss protection. We have been directly responsible for the origination of over \$7.1 Billion in automobile contracts and \$50 million in structured whole loan sales to financial institutions and institutional investors

**For more information:** For more information visit [www.pelicanresourcegroup.com](http://www.pelicanresourcegroup.com) or call (866) 989-9688.

**Lender: Penn Acceptance Corp.**

Penn Acceptance Corp. is dedicated to providing your dealership with finance solutions for your "A-D credit" customers. Customer service is our number one priority and we strive to provide you with excellent products, fast credit decisions and rapid funding.

Available in the following states: AZ, CA, GA, NC, NV, NY, PA and TX.

**For more information:** For more information contact Finance Express at (800) 543-8085

**Lender: Peoples Credit Co.**

We are a high risk lender. We have an online process for dealers that operates 24-7. We do not look at FICO score, but offer a purchase price based on employment and residence time. We currently purchase contracts from 15 different states, including OR, WA, CA, ID, NV, PA, NJ, NC, SC, OH, AZ, TX, GA, FL and OH.

**For more information:** For more information, visit [www.peoplescredit.com](http://www.peoplescredit.com).

**Lender: Preferred Funding**

Preferred Funding LLC has been in business since 2003. We are centrally located in Delaware and service both independent and franchise dealers in DE, MD, NC, NJ, NY, PA and VA.

We offer a variety of financial programs, including subprime financing, prime financing, new- and used-auto leasing and dealer floor planning.

Preferred Funding is a lender who is focused on dealer relationships, no nonsense approvals and quick funding. We have an active dealer base exceeding 150 dealers throughout our territory. We are actively looking to grow our business.

**For more information:** For further information, please visit our Web site at [www.PreferredFundingLLC.com](http://www.PreferredFundingLLC.com).

**Lender: Prestige Financial**

Since 1994, Prestige has been helping dealerships around the country to rewrite the definition of "success" in special finance, by offering:

- Competitive near-prime through deep subprime financing
- no minimum score and no minimum down requirements
- generous advances and low fees
- open 7, open 13, and double bankruptcy fundings
- live buyers for make-sense approvals
- automatic rate drops for good customers

Prestige currently partners with franchised dealerships in the following states: AZ, CO, FL, GA, ID, IL, MD, MO, MT, NC, ND, NM, NV, OR, SC, SD, TX, UT, VA, WA and WY.

**For more information:** For more information, visit [www.gopfs.com/Webpages/autoDealers.aspx](http://www.gopfs.com/Webpages/autoDealers.aspx).

**Lender: Regional Acceptance Corp.**

Regional Acceptance offers many dealer lending programs tailored to the guidelines of your state and your specific needs. You'll find a number of advantages to working with us.

With about 50 branch locations throughout 14 states, we're close enough to deliver checks with a smile and a handshake. And, we make ourselves available in after-hours situations. We provide these personalized services to help your deals get financed quickly and easily.

**For more information:** For more information, visit [www.regionalacceptance.com/dealers](http://www.regionalacceptance.com/dealers).

**Lender: Reliable Auto Finance**

Want to offer more finance options than traditional loan financing? Reliable Auto Finance offers a full featured service that includes outstanding support. Contact Brian Chisholm at (616) 245-5983 for information on adding Reliable Auto Finance as one of your financing options for your customers. Your dealership must be licensed as a Michigan Class A or B dealership with an Installment Sellers License from the Department of Consumer and Industry Services Financial Institutions Bureau.

**For more information:** For more information, visit <http://reliableautofinance.com/dealer.htm>.

**Lender: RouteOne**

RouteOne was formed in 2002 by the captive finance organizations of Chrysler LLC, Ford Motor Co., General Motors and Toyota to create a more streamlined credit application process for automobile dealers and their customers. Providing access to more than 21,500 dealers in North America, RouteOne's Web-based credit application management system allows automotive dealers to submit credit applications on our secure and compliant platform to a wide variety of indirect finance sources; request credit reports; book out vehicles using NADA and BlackBook online valuation guides; support dealer compliance with Adverse Action and other functionality; and increase profitability with RouteOne's free Dealer Reporting Suite.

RouteOne's open integration business model also allows the dealer to integrate RouteOne with their choice of 50 best-in-class providers, including DSPs, CRM systems, F&I modules and menu providers. RouteOne offers dealers a common platform for all their credit application financing needs. A list of integrated providers is available at [www.routeone.com](http://www.routeone.com).

Though formed by the captives, RouteOne is an open portal, available for integration to all viable indirect finance sources, including prime, near-prime, and subprime, as well as credit unions. Currently, RouteOne is integrated with 253 finance sources (15 captives, 238 non-captives) and is contracted with 40 more. For a list of all lenders, visit [www.routeone.com/language/english/R1\\_FS\\_Listing.pdf](http://www.routeone.com/language/english/R1_FS_Listing.pdf)

RouteOne has experienced a tremendous increase in the participation of subprime finance sources on our platform. This is attributable in large part to the fact that the perception of RouteOne in the industry has evolved from a captive/prime application platform to recognition of what we are now — a true application management system supporting dealer and finance source application management for the entire credit spectrum.

Feedback from subprime finance sources on RouteOne indicates they are not only experiencing improved business via RouteOne versus other platforms, but they are experiencing better look to book ratios, and are generally seeing better paper. These benefits are available to subprime finance sources due to the opportunities created by the side-by-side placement with the captives on the RouteOne platform.

**For more information:** To learn more about the features and benefits above, contact the RouteOne Sales Support line at (866) 933-0663, or visit [www.routeone.com](http://www.routeone.com).

**Lender: Scotiabank**

Scotia Dealer Advantage is one of Canada's largest and fastest growing Special Finance companies providing automotive financing programs nationwide. We build partnerships with authorized independent and franchise automobile dealers to help them grow their businesses and serve their special finance customers. Scotia Dealer Advantage is a wholly owned subsidiary of The Bank of Nova Scotia. We provide dealers and customers alike with the advantages, strength and experience of Scotiabank, coupled with Scotia Dealer Advantage's industry leading Special Finance expertise and service.

**For more information:** For more information, visit [www.scotiabank.com](http://www.scotiabank.com)

**Lender: Security Auto Loans**

Based in Minnesota, we have 15 years of experience with dealerships of all types throughout the Midwest as well as other states. We recognize that one flavor does not suit all dealers, therefore, we have multiple programs and a flexible, personal approach

Available in the following states: IA, IL, IN, KS, MN, MO, NE, OH, SD and WI.

**For more information:** For more information contact Finance Express at (800) 543-8085

**Lender: Security National Automotive Acceptance Corp.**

SNAAC is one of the fastest growing indirect lenders in the automotive industry. SNAAC provides outstanding and innovative finance products to auto dealerships servicing military personnel across the United States. With over 20 years of service to auto dealerships, SNAAC has provided thousands of dealers an opportunity to grow their business while offering their customers, both military and civilian, an opportunity to finance quality vehicles and establish their credit.

—The SNAAC Advantage: Receive your callback instantly via SNAAC's easy to use online application system — SnaacNOW — available 24/7

—Military, Military Officer, Military Motorcycle and Civilian Programs

—Service Army, Navy, Air Force, Marines, Coast Guard and Civilians

Security National has set the standard for service, support and commitment to military men and women of all ranks. No one understands the unique circumstances of U.S. service members better than the associates at SNAAC. You are in caring and understanding hands when you have an account serviced by SNAAC.

Security National is headquartered in Mason, Ohio. We currently have expanding dealer/retailer networks in 30 states (AL, AK, AZ, CA, CO, CT, DE, FL, GA, HI, IL, KS, KY, LA, MD, MO, MS, NC, NE, NM, NV, NY, OH, OK, SC, TN, TX, UT, VA and WA).

**For more information:** Visit our Web site at [www.snaac.com](http://www.snaac.com), or contact Dealer Services at (800) 995-0592 for more information.

**Lender: Service Finance Co. LLC**

Service Finance Auto is a nationwide finance company specializing in automobile financing for credit challenged customers. When it comes to credit-challenged, subprime customers, we lead the way for dealers from coast-to-coast. As a leading subprime lender, Service Finance Auto serves a niche market for franchise and independent alike. We deliver where other lenders fail by saying, yes to the most credit challenged customers. We even approve customers in Chapter 13! Our streamlined application process provides dealers with a fast and efficient approval process that ensures the car-buying experience is a positive one for all involved.

**For more information:** For more information, visit <http://svcfm.com/AutoHome.html>.

**Lender: Southern Auto Finance Co.**

SAFCo operates in 22 states: AL, AZ, CO, FL, GA, IL, IN, KS, KY, LA, MD, MS, MO, NC, NV, NM, OH, OK, SC, TN, TX and VA. Our Web address is [www.GoSAFCo.com](http://www.GoSAFCo.com); dealers can request information from our Dealer Services group via email [dealerinfo@gosafco.com](mailto:dealerinfo@gosafco.com) or phone (800) 277-9198.

At SAFCo, our mission is to provide our dealer partners competitive financing options to build strong relationships today and for the future, while providing our consumers the opportunity to build their credit for a better tomorrow.

SAFCo is the partner more dealerships turn to for financing their most challenging customers: buyers with no credit, bad credit, prior bankruptcies and even repossessions. SAFCo will finance up to \$15,000, plus TTL and up to \$2650 additional for warranty and GAP coverage. We offer advances of up to 110 percent of N.A.D.A. Trade with qualified credit, 60 month terms, and competitive fees from \$500 to \$1,500. SAFCo will consider vehicles up to 10 years old, and up to 100,000 miles. SAFCo is also a member of the DealerTrack network of financing sources.

**For more information:** DealerTrack network of financing sources.

**Lender: Sport Leasing & Financial Services Corp.**

For more than 20 years, Sport Leasing has developed, funded and serviced innovative lease solutions for the subprime market. We work through franchised new-car dealers and select high-end independents in Arizona, California, Georgia, Nevada, North Carolina, Oregon, Tennessee and Texas. We specialize in late model high-end cars, full-size trucks and SUVs. Our mission is to help our dealer clients achieve greater subprime profits through leasing.

**For more information:** Call 800-367-7678 today for more information, or visit [www.sportleasing.com](http://www.sportleasing.com).

**Lender: Stream Capital Group**

Stream Capital Group is a national company offering financial solutions to automobile retailers. Our flagship program is the Stream Interval Purchase Program. The Stream Interval Purchase Program (SIPP) is designed to meet the needs of independent and franchise auto dealers by providing instant access to capital to fuel operations, growth and expansion. The SIPP, simply put, enables a dealer to leverage existing Buy-Here, Pay-Here receivables.

The uniqueness of our program lies in the fact that it allows the dealer to continue to service their own accounts thus protecting the opportunity for repeat and referral based business. We offer industry leading advances and superior service.

**For more information:** To find out how to put Stream Capital to work for your dealership, call us at (423) 648.7387, or e-mail [inquiry@scapgrp.com](mailto:inquiry@scapgrp.com).

**Lender: Tidewater Motor Credit**

A privately held company in business since 1992. We service all of our own accounts from our Virginia Beach, VA, location and are available to franchise dealers in AZ, CA, CO, GA, ID, IL, IN, KY, MD, MI, NC, NM, NV, OH, OR, TN, TX, UT, VA, WA, WI, and WV.

We specialize in programs for open and discharged Chapter 7 filers based upon job & residence stability and extensive positive installment credit prior to filing. Our open Chapter 7 program is non-recourse if delivered after the 341 meeting of creditors with no guarantee of payments from the dealer.

We do not have a minimum beacon score and do not use an internal scoring system for decisioning applications. Each dealer is assigned a buyer and encouraged to discuss deals with that buyer whenever possible. Our Average APR is 18.95 percent and average fee is \$ 595, with advances up to 120 percent of NADA trade ++ 140 percent out the door. We do offer 66 month financing and up to 1 point of participation on qualifying tiers.

We will consider second units for qualified customers and bank statements are required for self-employed applicants as opposed to tax returns.

Please contact our Marketing Department at (800) 216-6862 Ext 6468 for further program questions or request additional information at our website:

**For more information:** [www.tidewatermotor.com/newdealersignup.aspx](http://www.tidewatermotor.com/newdealersignup.aspx)

**Lender: Top Finance Co.**

Top Finance Co., headquartered in Chatsworth, Calif., is a auto lender specializing in purchasing subprime and bellow subprime vehicle sales contacts originated in the state of California. Established in 1999, we have proven to be a stable and consistent purchaser of auto paper from California Dealers with reasonable common sense underwriting and guidelines, providing excellent service to our dealers and their customers.

For more information, visit [www.topfinance.com](http://www.topfinance.com) or e-mail [Alexh@topFinance.com](mailto:Alexh@topFinance.com).

Tel: (818) 721-3710  
9121 Oakdale Ave #203

**For more information:** Chatsworth CA  
91311

**Lender: Trac Funding Corp.**

We are a non-prime and subprime lender servicing both independent and franchise dealers throughout the U.S.

**For more information:** Additional information is available at our Web site, [www.trac11.com](http://www.trac11.com).

**Lender: TriFish**

Trifish Finance has recently opened a Car Financing division to be able to service the growing auto sales market in California. We currently purchase dozens consumer contracts per month from our broad dealer base here in California. If you are a car dealer and would like to see whether Trifish Finance is the right

**For more information:** match for you, please visit [www.trifishfinance.com/dealers.asp](http://www.trifishfinance.com/dealers.asp). TriFish is also available via the Finance Express platform.

**Lender: Turner Acceptance**

Turner Acceptance Corp. has been in business since 1973 working with franchised and independent used-car dealers. Turner Acceptance is a subprime to near-prime lender doing business in the state of Illinois.

**For more information:** For more information contact Finance Express at (800) 543-8085

**Lender: Union Finance**

Union Finance is available in Virginia.

For more information, contact:

Union Finance  
1703B North Main Street

**For more information:** Suffolk, VA 23434  
(757) 934-1537

**Lender: United Acceptance Inc.**

We are one of the largest purchasers in the country of BHPH portfolios.

**For more information:** Our website is [www.unitedacceptance.com](http://www.unitedacceptance.com) and our sales line is (888) 951-9512 Ext 1856.

**Lender: United Auto Credit Corp.**

UACC is a non-prime automotive lender serving franchise and independent dealers and their customers nationwide. Starting with a single branch office in Irvine, Calif., UACC has funded retail installment contracts for over 20,000 dealers since opening for business in February 1996.

Leveraging technology and the vast experience of our people to provide best-in-class service to our dealers, UACC employs its “stronger calls for stronger deals” philosophy to ensure dealers and deserving customers the ability to make the right deal for the right car. Dealers looking for an added advantage in the F&I department are encouraged to contact UACC.

Currently doing business in the states of: AL, AR, AZ, CA, CO, DE, FL, GA, ID, IL, IN, IA, KS, KY, ME, MD, MA, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NM, NY, NC, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WV, WY

For more information please call (866) 300-5053.

18191 Von Karman Ave.

**For more information:** Ste. 300  
Irvine, Calif., 92612

**Lender: Universal Financial Company**

For more information, contact:  
Universal Financial Company

**For more information:** Pasadena, Calif.  
Tel: (626) 432-7799

**Lender: Universal Special Auto Finance**

We presently offer two programs, one is a true subprime product with FICO scores as low as 475. We accept both franchised as well as independent dealers; however independents must be in business for two years and have at least \$500k in business net worth, with at least \$150k in operating capital. We are presently in 33 states with plans to expand through 2009.

Our other program is for good credit customers, but with structure issues. Many good credit customers have significant negative equity, or can't afford the payments. Universal Choice offers terms up to 96 months and LTV's as high as 170 percent for consumers with scores from 680 and up. This is available in 16 states with plans to expand this rapidly in most states before the end of the year.

**For more information:** For more information, visit [www.universalsaf.com/index.html](http://www.universalsaf.com/index.html).

**Lender: Vehicle Acceptance Corp.**

A leader in purchase cash advance and servicing of Buy-Here-Pay-Here contracts. The financing focus of Vehicle Acceptance Corp. revolves around used-car financing, in the form of Bulk Purchases or Portfolio Purchases from independent used-car dealers. The business includes customers that have done business with 'Tote-the-Note,' 'Buy-Here, Pay-Here' and the independent used-car dealers that service the subprime auto market.

Available in the following states:  
AL, AR, AZ, CA, CO, FL, GA, HI, IA, IN, MS, NC, NM, NV, OH, OK, PA, TN, TX and VT.

**For more information:** For more information contact Finance Express at (800) 543-8085, or visit [www.vehicleacceptance.com](http://www.vehicleacceptance.com).

**Lender: Virtual Lending Source**

VLS is part of the Virtual Lending Network, which has been serving franchised and independent automobile dealers nationwide since 1994. In addition to lending, VLS provides software technology platforms for lead generation, direct mail, print, radio and TV advertising, as well as consumer credit data. VLS offers prime and subprime programs in 50 states for both purchasing and leasing of both new and used vehicles.

VLS  
Virtual Lending Source, LLC  
7084 Miramar Rd., Suite 400  
San Diego, CA 92121-1359  
Contact: Larry Murray  
(858) 348-6628

**For more information:** [lmurray@vlsmail.com](mailto:lmurray@vlsmail.com)  
[www.ItsAllAboutSellingCars.com](http://www.ItsAllAboutSellingCars.com)

**Lender: Wachovia Dealer Services**

Wachovia Dealer Services has a long history of building successful relationships with dealers. As the seventh-largest auto finance company in the nation, we offer powerful products and services that can help you increase your sales and bottom line.

**For more information:** For more information, visit [www.wachoviadealer.com](http://www.wachoviadealer.com).

**Lender: Western Funding**

Western Funding Inc. was incorporated in 1962 and licensed as a personal property broker by the State of California. We recognized that both businesses and consumers had a need for a financing source for sub-standard contracts, also known as 'subprime' contracts. We realized that people who were new in the area, recently bankrupt, or perhaps had a lack of or a poor credit history were still entitled to credit but were constantly being turned down by banks and other lending institutions.

We also knew that these types of sales were not necessarily being made to the 'Grade C' buyer, but were nonetheless difficult to finance because of their sub-standard nature, such as service contracts, direct sales, etc. Our innovative approach and vast experience in the finance industry has led us to be the leader in all types of subprime finance, from automobile contracts to goods and services. Available in all 50 US States.

**For more information:** For more information, call (888) 434-3150, or visit [www.westernfundinginc.com](http://www.westernfundinginc.com).

**Lender: Westlake Financial Services**

Westlake Financial Services is a technology-based, privately held finance company that specializes in the acquisition and servicing of near-prime to subprime automotive retail installment contracts, and has been in business for over 20 years. Headquartered in Southern California, Westlake originates indirect retail installment contracts through a network of over 4,000 new- and used-car dealerships throughout the United States.

Westlake's programs range from "Platinum" for near-prime credit, "Preferred" for blemished but established credit, and the "Standard Program" offering the most flexibility. A standalone "ProfitBuilder™" program is available for Buy-Here, Pay-Here customers and offer payment-sharing with dealers. All programs offer instant approvals through our free software or online access. Local representatives across the country offer personalized service. Westlake currently operates in 34 states and recently entered the North Dakota, South Dakota, and Montana markets July 1.

States of Operation are: Alabama, Arizona, California, Colorado, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Michigan, Minnesota, Missouri, Montana, Nevada, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington and Wyoming

**For more information:** To learn more about Westlake (including how to sign up for free), please visit [www.westlakefinancial.com](http://www.westlakefinancial.com) or contact Marketing Operations at (888) 8-YES-YES (888-893-7937), or e-mail [dealersignup@westlakefinancial.com](mailto:dealersignup@westlakefinancial.com).

**Lender: XpressCredit**

Founded in 1999, XpressCredit is a privately held corporation headquartered in Syracuse, N.Y. XpressCredit is a leading provider of Web-based F&I tools, including a Credit Aggregation System used by both dealers and lenders; a comprehensive loan origination system, utilized by banks, credit unions and finance companies; the FacTrack ID verification system; and the Xpress F&I Menu Selling System.

As a unique, cost-effective, patent-pending solution, XpressCredit automates and accelerates the indirect financing process between dealers and lenders. XpressCredit's strategy leverages the Internet to speed pre-qualification and automate the credit decision process and workflow. Thousands of dealers and financial institutions across the country are active users of the platform.

Direct dealer benefits include: F&I Menu System, Red Flag Compliance, Profit Calculators, CarFax Integration, Discounted Credit Reports, Remote Accessibility and much more.

**For more information:** For more information call (866) 447-0462 or visit [www.xpresscredit.net](http://www.xpresscredit.net).

*Editor's Note: Finance Express submitted summaries for its lender partners, so for those companies a notation was added that they are available on the Finance Express platform.*