



Finance Express – Basic Training Manual

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1. INITIAL DEALERSHIP SETUP

Before you can begin entering inventory and doing deals in FEX2, you have to set up the dealership defaults and business books.

Finance Express will perform the initial setup and configuration of the dealership Institution (Channels, Portfolio). Once this basic setup is complete, FEX will send an email containing login instructions (typically sent to the dealer principal). This will allow you to login and setup additional users and areas necessary for proper operation. The login credentials FEX initially provides to you will automatically have administrator privileges.

This area will cover specific topics within the Dealership Maintenance area. It is essential that you and your employees have a firm understanding of all definitions and how they relate to the system.

SCREEN LAYOUT -- At the top left of the screen, right under our Finance Express logo, we have a Navigation bar with 9 Main Tabs. As I click on each main menu tab, you will see additional sub-menu selections.

FINANCE EXPRESS FEX v2 Admin
Madeleine Hodgkinson (500)

HOME DEALS INVENTORY NOTES REC. REPORTS SETTINGS QUICKBOOKS HELP LOG OUT

FEX Dashboard

Applications	Today		Month		Year	
	Units	Dollars	Units	Dollars	Units	Dollars
Funded	0	\$0.00	1	\$8,653.93	86	\$1,484,393.83
Contracted	0	\$0.00	1	\$8,653.93	87	\$1,489,538.15
Approved	0	\$0.00	0	\$0.00	69	\$1,156,540.76
Declined	0	\$0.00	0	\$0.00	0	\$0.00
Pending	21	\$333,183.99	21	\$333,183.99	21	\$333,183.99
Totals	21	\$333,183.99	21	\$333,183.99	90	\$1,489,724.75

Dealer Alert!
Affiliated:
 Affiliated will accept cars up to 100,000 miles. Disregard the 60,000 red X. Affiliated is working on having their IT department default the maximum miles to 100,000.
Marilton:
 Due to the loss of one of their managers that was handling the FEX account, Marilton has disconnected from Finance Express at this time. If and when the circumstances change, we will advise you.

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2. APPLICATION OVERVIEW – DEFINITIONS

The foundation for FEX2 involves several areas that directly relate to how the system works. You will need to assign one person at the dealership as the system administrator. This dealership principal/employee will ultimately be responsible for making changes to the areas defined below, but everyone using the system will still want to review this section to have a good understanding of how these areas relate to the system processes.

INSTITUTION: In dealership institution, or simply the company organization, is at the top of a hierarchy. All deals, loans, portfolios, accounts, etc are maintained under the institution. Every institution is unique and whenever, you and your employees log in, you will only see data within your company. Your institution id can be found at the top right of the screen.

SETTINGS: All dealership defaults are maintained under the **SETTINGS** tab. Such as: Sales Location(s), Accounting/Business Books, Vendor Information, Additional Users and Portfolios. The dealership's internal staff is ultimately responsible for initially setting up defaults and ongoing maintenance including Sales

Location(s), all Channels (vendors) including side product companies like for Warranties, Repair Shops and Portfolios. If you have any questions or need assistance, your local sales representative and our support team is happy to answer questions and help.

CHANNELS: Channels are defined as a category or type of business. Prior to using the system, you, the dealer, will initially setup various channels that your institution (company) will reference during normal operations. For example, if you set up a new channel called Bob's Repo, you would assign the channel type Repo Agent to that vendor.

Channels are used extensively throughout the system and the current types of channels available are:

- **Sales Location / Branch:** if you sell cars from multiple locations, then you can assign this type to each location. In either case, you will still need to setup at least one branch for your institution.
- **Insurance Agent:** you are able to setup and assign an insurance agent to a buyer
- **Insurance Company:** you are able to setup and assign the insurance company to the buyer.
- **Investors:** most commonly used within the Portfolio area, you can setup and assign an investor(s) to a particular portfolio. By default, a primary investor is setup when your dealership was established.
- **Source:** represents the source in which you acquired/obtained your loan(s). Primarily used when finance companies book/load loan accounts.
- **Repo Agent:** if you ever have a need to process a repossession, you will need to setup your repo agents first. You can then assign the repo agent to an account.
- **Department:** (future use)
- **Transportation/Towing Company:** represents a company used for transporting or towing vehicles this channel will show up in the inventory expenses record under the *Service Company* dropdown list.
- **Floor Plan/Inventory Finance:** typically used for financial organizations that provide floor plans for your dealership. This channel exists in inventory under the *Purchase/Finance* area, any company that you add using this channel type will show up in the *Floored By* dropdown.
- **Finance Company / Bank:** Any non-FEX lenders need to be added as a *Finance/Bank channel type*. The information that prints on certain documents, like the contract, will contain the information you entered for these entities. Any company setup as a Finance Company/Bank will show up in the [Select Local Lender] dropdown box when creating a new deal worksheet.
- **Repair Service Shop:** Any company that performs work on your vehicles needs to be added as this type of channel. When you add a service record / expense for your inventory, you can select from any of these channel types.
- **Dealer / Wholesaler / Auction:** reflects any company from where you might obtain your vehicles.
- **Vendor Company:** This typically represents any warranty, credit life, gap and other related add-on type companies that are used during the deal process.
- **Company / Business Books:** This channel is directly related to QuickBooks Pro and is a required channel if you intend on exporting QB transactions or run any of the GL reports. You are able to assign this channel to both a Sales Location and Portfolio. Typically, you will only have one "Company – Business Books" channel. Depending on the Company – Business Books channel, the QuickBooks export will only export transactions relating to that channel. If you have a Related Finance Company (RFC), you probably will have two sets of business books, one for the dealership and another for the RFC.
- **Alternate Inventory Location:** This channel allows you to enter a secondary location for your inventory. (i.e., Repair Shop, Principal Loaner Car etc.)
- **Inventory Buyer:** This channel represents the individual who from your dealership actually purchased the vehicle from the auction/wholesale company. The dropdown is located within the *Purchase/Finance* window of the vehicle record.
- **Salesperson:** Salespersons can be assigned during the Deal process.
- **All Channel Types:** If this selection is chosen in a search, all channels will be listed.

All channel types fall into two basic categories: **Finance Related** or **Non-Finance Related**.

Any **Finance Related** channel that you setup will require additional information that only relates to that channel. For each Finance Related channel that you setup, you can default which Portfolio the loan should go to, which contract the lender requires, and so on.

Finance Related: The channel types that will require additional information and fall into this category are:

- **Finance Company / Bank**
- **Branch / Sales Location**

Non-Finance Related: channel types would include the remaining types:

- **Insurance Agent**
- **Insurance Company**
- **Investor**
- **Source**
- **Repo Agent**
- **Department**
- **Inventory Acquisition**
- **Inventory Finance**
- **Repair / Body Shop**
- **Dealer / Wholesaler / Auction**
- **Vendor Company**
- **Company – Business Books**

Before setting up the dealership portfolio, you would have to verify the accuracy of your Bookkeeping Company in the CHANNEL "**Company – Business Books**".

3. SETTING UP COMPANY – BUSINESS BOOKS

If you are planning on integrating your FEX institution with your accounting software Quickbooks Pro or if you are planning on providing your accountant with the GL Rollup reports, you will need to set up your bookkeeping company. Finance Express will initially set up a channel for Company – Business Books. You would need to open the channel and verify the information prior to assigning it to the sales location and portfolio.

In the channel search screen, choose the Channel Type: Company – Business Books then click Find.

The screenshot shows a search form with the following fields: Channel Name (empty), Channel Type (dropdown menu showing 'Company - Business Books'), Channel ID (empty), and Channel Status (dropdown menu showing 'Active'). A 'Find' button is located to the right of the Channel Status dropdown.

Then, click on the name of the **business books** (appears in blue).

The screenshot shows the search results for 'Company - Business Books'. The results are displayed in a table with the following columns: Name, Description, Channel Type, ID, and Status. The first row is highlighted in blue, and a red arrow points to the 'MADO BOOKS' name in the Name column.

Name	Description	Channel Type	ID	Status
MADO BOOKS	MADO BOOKS	Company - Business Books	790	Active

Verify the accuracy and make changes to any necessary fields. These fields were initially set up by Finance Express in order to activate the dealership institution. Then click **Update Information**.

Channel Detail ----- Select Action -----

Descriptive Name: **MADO BOOKS** Channel Type: Company - Business
 Legal Name: **MADO BOOKS** Status: Active

General Info **Notes**

Descriptive Name:
 (what appears in dropdowns)

Legal Name:

Address 1:

Address 2:

Zip:

City:

State:

County:

Contact Person:

Phone 1:

Phone 2:

Fax 1:

Fax 2:

Website:

Email:

4. PORTFOLIOS

Portfolios are primarily setup to separate bookkeeping companies, monitor past dues, and are also used for secondary marketing purposes for BHPH dealers that want to sell loans. Every institution will have at least one defined portfolio. Multiple investors can be assigned to each portfolio and percentage ownership of these portfolios can be maintained for payout purposes. Portfolios also maintain additional collection items including Notice types to be sent and next loan number.

Every dealer will have at least one Portfolio that all loan accounts fall into; however, portfolios are extremely important because they directly affect the following areas:

- Collections and the assignment of collections officers to accounts
- Loan Investor Participation percentages
- How Past Dues are handled in the system
- Automatic generation of reminder notices and past due notices

4.1 Add Or Modify A Portfolio

*Finance Express by default, will set up the Primary portfolio. You will need to open your Primary Portfolio and set up the defaults. The PORTFOLIOS tab is a sub-menu selection found under the SETTINGS tab. Click SETTINGS then on the sub-menu selection PORTFOLIOS and then on the portfolio name: **Primary** (appears in blue).*

Portfolio Code	Name	Type	Serviced In House	Active
2 - Primary	MADO FANCY CARS	Flow Pool	Yes	Yes

Update Portfolio

What Bookkeeping Company Owns This Portfolio: <input type="text" value="MADO BOOKS"/>	Loan Investor Participation (Percentages must add up to 100%)	Required Information												
Address used on Account Collection Letters Name: <input type="text" value="MADO FANCY CARS"/> Address 1: <input type="text" value="1300 E LOOKOUT, STE"/> Address 2: <input type="text"/> Zip: <input type="text" value="75082"/> City: <input type="text" value="RICHARDSON"/> State: <input type="text" value="Texas"/> Phone: <input type="text" value="(972)220-0888"/> Fax: <input type="text" value="(972)238-8243"/> Website: <input type="text"/> Receipt Message: <input type="text" value="Thanks for your business!"/> <small>(150 Characters only)</small>	<table border="1"> <thead> <tr> <th>Investor</th> <th>% Ownership</th> </tr> </thead> <tbody> <tr> <td><input type="text" value="MADO Dealership"/></td> <td><input type="text" value="100 %"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text" value="0 %"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text" value="0 %"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text" value="0 %"/></td> </tr> <tr> <td><input type="text"/></td> <td><input type="text" value="0 %"/></td> </tr> </tbody> </table>	Investor	% Ownership	<input type="text" value="MADO Dealership"/>	<input type="text" value="100 %"/>	<input type="text"/>	<input type="text" value="0 %"/>	<input type="text"/>	<input type="text" value="0 %"/>	<input type="text"/>	<input type="text" value="0 %"/>	<input type="text"/>	<input type="text" value="0 %"/>	<input checked="" type="checkbox"/> Name is required <input checked="" type="checkbox"/> Address 1 is required <input checked="" type="checkbox"/> City is required <input checked="" type="checkbox"/> State is required <input checked="" type="checkbox"/> Zip is required <input checked="" type="checkbox"/> Phone is required <input checked="" type="checkbox"/> Portfolio Type is required <input checked="" type="checkbox"/> Portfolio Name is required <input checked="" type="checkbox"/> Origination Date is required <input checked="" type="checkbox"/> Loan Number Prefix is required <input checked="" type="checkbox"/> Next Loan Number is required <input checked="" type="checkbox"/> An Investor is required <input checked="" type="checkbox"/> Investor Percentages total 100%
Investor	% Ownership													
<input type="text" value="MADO Dealership"/>	<input type="text" value="100 %"/>													
<input type="text"/>	<input type="text" value="0 %"/>													
<input type="text"/>	<input type="text" value="0 %"/>													
<input type="text"/>	<input type="text" value="0 %"/>													
<input type="text"/>	<input type="text" value="0 %"/>													
Portfolio Detail Portfolio ID: <input type="text" value="2"/> Portfolio Type: <input type="text" value="Flow Pool"/> Portfolio Description: <input type="text" value="Primary"/> Portfolio Name: <input type="text" value="MADO FANCY CARS"/> Origination Date: <input type="text" value="1/12/2007"/> Portfolio Actively Used: <input type="text" value="Yes"/> Portfolio Serviced "In House": <input type="text" value="Yes"/> Loan Number Prefix: <input type="text" value="001"/> (i.e., 001) Next Loan Number: <input type="text" value="1035"/> (i.e., 1000)														

What Bookkeeping Company Owns This Location: This selection allows you to establish which company to attribute all transaction related items to and is directly related to the QuickBooks Pro export function. You must first setup a new "Company – Business Books" channel, otherwise, this dropdown will be blank. All transactions that take place under this Branch will then be exported for this Company.

Address used on Account Collection Letters: If your company generates letters for past due accounts, this is the address that will printed on all collection type letters.

Definitions - Detail Area

Portfolio Type: current values are:

Flow Pool: would typically consist of a fluctuating number of loans. *Loans "flow" in and out*

Bulk Sale: would typically contain a fixed number of loans that never changes (E.g. a BHPH dealers' sold loans)

Portfolio Description: A descriptive name of the pool. (E.g. Mado's or Mado's RFC)

Portfolio Name: The name of the portfolio (E.g. Mado's Fancy Cars or Mado's RFC – Related Finance Company)

Origination Date: The date activated in FEX2.

Actively Used: select **Yes** to make this an available portfolio to choose from.

Serviced "In House": answer **Yes** if you want to separate this portfolio from other portfolios that might be serviced by an outside loan servicing company. If this is set to **No**, then any loan in this portfolio will not accrue interest.

Loan Number Prefix: If you have more than one portfolio, these have to be unique. E.g. 001, 002 or 003 etc.

Next Loan Number: These will be incremented automatically by FEX2 as loans are generated in the system.

Select Loan Investor Participation: Each portfolio can have a number of investors that actively participate. You must select an investor(s) and your respective ownership percentage for each portfolio. These Investors have to be first set up in the FEX system as CHANNELS. For most dealers, you will assign your company as the investor with 100% ownership. The dealership by default, has been setup by Finance Express as the 100% owner. You would change this if applicable by adding new investor CHANNEL(S) and then changing the information in the PORTFOLIO.

4.2 Portfolios - Configure How Past Due Accounts Are Monitored

Given any number of instances, you are able to dictate how Finance Express should determine whether an account is past due. For example, if you answer "No" to "Include Down Payments in Past Dues", then, a customer will not be past due if they don't make their down payment on time. Basically, you've told Finance Express to ignore whether or not they ever pay that down payment.

Configure How Account Past Dues Are Monitored

Include Down Payments In Past Dues: Yes

Include Deferred Down Payments In Past Dues: Yes

Include Regular Payments In Past Dues: Yes

Include Misc Payments In Past Dues: Yes

Include Insurance Payments In Past Dues: Yes

Include Other/Side Note Payments In Past Dues: Yes

Past Due Payment Tolerance (\$ amount): \$0.00

and/or

Past Due Payment Tolerance (% percentage): 0 %

4.3 Portfolios - Nightly Letter/Notice Generation Setup

Each night, the system is capable of automatically reviewing all active loan accounts and then determining which letters or notices, if any, should be generated for your accounts. However, prior to using this feature, you must first indicate which **Notice Types** should be used for the various past due tiers and/or reminders.

In the example below, we've established that any active account (that is not currently past due) in this portfolio will receive a **Payment Reminder Notice** 10 days prior to their next due date. We've also told the system to automatically generate Past Due notices for those accounts which are 30, 60 and 120 days past due. For each corresponding selection, we chose the appropriate **Notice Type** letter.

Do You Want to Send a:	Notice Type	# of Days b/f sending
Auto Reminders/Loan Bills	No	0
10 Day Past Due Notice	Yes Past Due Notice - 10 Days	
15 Day Past Due Notice	No	
30 Day Past Due Notice	Yes Past Due Notice - 30 Days	
60 Day Past Due Notice	No	
90 Day Past Due Notice	No	
120 Day Past Due Notice	No	
Insurance Reminder Notices	No	0
Expired Insurance Notices	No	

After making and saving your changes in this section of the Portfolio form, the system will use those settings to generate documents that night for all matching loan accounts. **NOTE:** You must repeat this process for each active portfolio that you maintain.

You can access these document batches from the sub-menu selection **eCabinet/Archives** located under the REPORTS tab.

HOME | DEALS | INVENTORY | NOTES REC. | **REPORTS** | SETTINGS | QUICKBOOKS | HELP

PRINT REPORTS | **ECABINET ARCHIVES** | DAILY RECAPS | CUSTOM REPORT/QUERY TOOLS | SEND A FAX/EMAIL

Beg Date Range: 4/29/2007 | End Date Range: 4/30/2007 | File Type: All Types | Module: All Modules | Data ID: | Description: | Find

File Date	File Description	File Type	Owner	File Size
-----------	------------------	-----------	-------	-----------

When a letter is automatically generated for an account, it will not show up in subsequent nightly processing's until it reaches the next past due tier. This is assuming that the account was still past due and you had configured a Notice Type for that particular past due tier.

5. CHANNELS

The first sub-menu selection under the **SETTINGS** tab is a current list of all defined channels. You can narrow down the list by typing in a portion of the company name in the **Channel Name** textbox. You can also select a channel type from the **Channel Type** dropdown window, or, you can use a combination of both areas to locate the channel you are looking for.

Channels

Channel Name: Channel Type: Channel ID: Channel Status:

[Add New Channel](#)

Name	Description	Channel Type	ID	Status
ADESA - DALLAS	ADESA DALLAS	Dealer/Wholesaler/Auction	15	Active
Affiliated-TX	Affiliated-TX	FEX Lender	509	Active
ALLSTATE NATIONAL	ALLSTATE NATIONAL	Insurance Company	581	Active
Automotive Finance Corp	AFC	Floorplan/Inventory Finance	878	Active
BayView-TX	BayView-TX	FEX Lender	504	Active
BILLY BOBS REPAIRS	BILLYS	Repair Service Shop	780	Active
BOB'S INSURANCE AGENCY	BOB'S INSURANCE AGENCY	Insurance Agent	876	Active
CAR SPA	CAR SPA	Vendor Company	16	Active
CRAIG BURGESS	ALLSTATE INSURANCE	Insurance Company	913	Active
DALLAS BANK & TRUST	DALLAS BANK & TRUST	Finance Company/Bank	879	Active
Drive-TX	Drive-TX	FEX Lender	510	Active
FEX 2	FEX 2	Sales Location/Branch	777	Active
JOES PAINT & BODY SHOP	JOES PAINT & BODY SHOP	Repair Service Shop	880	Active
JOE'S TRANSPORT COMPANY	JOE'S TRANSPORT COMPANY	Transport/Towing Company	877	Active
LOCAL CREDIT UNION	LOCAL CREDIT UNION	Finance Company/Bank	583	Active
Madeleine Hodgkinson	Madeleine Hodgkinson	Sales Person	843	Active
MADO BOOKS	MADO BOOKS	Company - Business Books	790	Active
Mado Cars	MADO CARS	Sales Location/Branch	2	Active
MADO Dealership	MADO Dealership	Investor	10	Active

Adding / Changing Channel (Sales Location/Branch) (Finance Related Channel)

Branch/Sales Location Channel – When you first log in, the system looks at the person's user profile for default **Sales Location / Branch**. This location will be defaulted on all new deals this user creates. This can be changed "on the fly" in the worksheet. This defaulted Branch Location serves a couple different purposes.

1. It is useful for tracking sales by branch location. When a deal is contracted, the system retains the branch tagged to that deal and you can run reports for your various branches.
2. It establishes the tax rate percentages and other deal related defaults to be used when a deal is created.
3. It uses these figures as defaults in the "Figure a Deal" – Calculator.
4. It determines which Cash or Dealer portfolio to use on new **Cash** or **Dealer** type deals.
5. It establishes the **Contract** to use on any deal generated by that branch/lot. The contract type determines the finance charge calculations and contract to use on the deal.
6. It allows you to enter Sales Tax (and Inventory Tax) rate, and address information to be used on monthly reports.
7. It allows you to enter different insurance requirements, if applicable, in different branches.

5.1 Channels - Adding New Sales Location

To Add a sales location, click on "[Add New Channel](#)". To search for an existing sales location, click on the drop-down arrow to choose Sales Location / Branch. Then click "Find".

Channels

Channel Name: Channel Type: Channel ID: Channel Status:

[Add New Channel](#)

Name	Description	Channel Type	ID	Status
ADESA - DALLAS	ADESA DALLAS	Dealer/Wholesaler/Auction	15	Active
Affiliated-TX	Affiliated-TX	FEX Lender	509	Active
ALLSTATE NATIONAL	ALLSTATE NATIONAL	Insurance Company	581	Active

Choose Channel Type Sales Location/Branch

Add a New Channel

Select Channel Type:

General Info: Once you've completed all the required fields (see below), click . Additional information tabs appear as well as an "Action drop-down" menu at the top right of the screen. Complete all tabs (SALES DEFAULTS, SELLER FEES, SELLER TAXES, TAX INFO, SALES DOCUMENTS AND LENDER DEFAULTS) and click the "Update" button located at the bottom of each page.

Channel Detail

Descriptive Name: **MADO CARS** Channel Type: Sales Location/Branch
 Legal Name: **Mado Cars** Status: Active

General Info | Sales Defaults | Buyers Guide Defaults | Seller Fees | Seller Taxes | Tax Info | Sales Documents | Lender Defaults | Notes

Dealer Number:

Descriptive Name:
(what appears in dropdowns)

Legal Name:

Address 1:
 Address 2:
 Zip:
 City:
 State:
 County:

Contact Person:
 Phone 1:
 Phone 2:
 Fax 1:
 Fax 2:
 Website:
 Email:

Click on the next tab

Sales Defaults: Choose your Bookkeeping Company, Portfolios, and Contract/Registration State by clicking on the drop-down arrows. Then answer "Yes or No" if the dealership offers: Dealer Rebates and/or Manufacturer Rebates (this typically only applies to franchise dealers, not BHPH or Special Finance dealerships).

General Info | **Sales Defaults** | Buyers Guide Defaults | Seller Fees | Seller Taxes | Tax Info | Sales Documents | Lender Defaults | Notes

Assigned Bookkeeping Company:

Cash Sales Book To This Portfolio:

Wholesale Sales Book To This Portfolio:

Default Contract / Registration State:

Do you offer Dealer Rebates?

Do you offer Manufacturer Rebates?

Click then, click on the next tab

Buyers Guide Defaults: This option is state specific. In states where an Implied Warranty is required, you would choose the Buyers Guide Option "Warranty" and then choose the Warranty Type "Limited Warranty".

General Info | **Sales Defaults** | **Buyers Guide Defaults**

Buyers Guide Warranty Information

Buyers Guide Option:

Buyers Guide Option:

Warranty Type:

Is Service Contract Available:

% of the Labor:

General Info Sales Defaults **Buyers Guide Defaults** Seller Fees Seller Taxes Tax Info Sales

Buyers Guide Warranty Information

Buyers Guide Option: Warranty

Warranty Type: Limited Warranty

Is Service Contract Available: No

% of the Labor: 50.00 %

% of the Parts: 100.00 %

Systems Covered	Duration
Example system covered.	Example duration.....
Example system covered.	Example duration.....

Update Buyers Guide Information

Once you have specified your warranty information, click on **Update Buyers Guide Information** then, click on the next tab **Seller Fees**.

Seller Fees: This is where you will set up your default fees. These will appear in all worksheets and if you did allow it in your channel setup, can be edited at the time of sale.

General Info Sales Defaults Buyers Guide Defaults **Seller Fees** Seller Taxes Tax Info Sales Documents Lender

Add New	State	Category	Desc	Amount	Fee Type	Delete Fee
Edit	TX	Document Fee	Document Fee	\$50.00	Contract State	Delete
Edit	TX	Title Fee	Title Fee	\$28.00	Registration State	Delete
Edit	TX	License Fee	License Fee	\$3.50	Registration State	Delete
Edit	TX	Inspection Fee	Inspection Fee	\$0.00	Registration State	Delete

Click **Add New** to add new fee or click **Edit** to modify existing fee.

Close Window

Tax Edit

Fee State: TX

Fee Category: Document Fee

Fee Description: Document Fee

Fee Amount: \$50.00

Calc Type: Contract State

Update Fee Information

Fee State: indicate the state in which the dealership location resides.

Fee Category: Choose the fee category out of the drop-down menu. (Document Fee, Title Fee, License Fee, Registration Fee, or Inspection Fee) *Registration Fee is a fee that is charged in the state in which the vehicle is registered.*

Fee Description – typically the same as the Fee Category but can be different depending on if the state refers to the fee differently. E.g. some states call a "Document Fee" a "Processing Fee" so the category would be Document Fee description would be Processing Fee

Fee Amount: Enter Fee amount.

Calc Type: Contract State or Registration State. (Contract State Fee – a fee that is charged no-matter in what state the buyer resides. A good question to ask for a 99.9% accuracy: “Would this fee be charged no-matter in which state the buyer lives?” If the answer is “yes”, then it’s a Contract State Fee.

Registration State Fee - a fee charged in association with Title/Registration state and not always charged depending on the residence of the buyer. A good question to ask for a 99.9% accuracy: “Would this fee be charged no-matter in which state the buyer lives?” If the answer is “no”, then it’s a Registration State Fee. Once done, click . Then click on the next tab .

Seller Taxes: Click to add new tax or click to modify existing tax.

General Info Sales Defaults Buyers Guide Defaults Seller Fees Seller Taxes Tax Info Sales Documents Lender Defaults Notes										
	State	Category	Desc	Rate	Taxable Variable	Fixed Rate	Beg Range	End Range	Edit At Time of Sale	Delete Tax
	TX	Inventory Tax	Inventory Tax	0.0020000000	SalesPrice	True	\$0.00	\$1,000,000.00	False	Delete
	TX	State Sales Tax	State Sales Tax	0.0625000000	SalesPrice + Document Fee - TradeIn	True	\$0.00	\$999,999.99	False	Delete

Tax State: indicate the state in which the dealership location resides.

Tax Category: Choose the tax category from the drop-down menu. (State Sales Tax, Local Sales Tax, or Inventory Tax)

Tax Description: Typically the same as Tax Category, but can be different depending on if the state refers to the fee differently. (Example DE: Sales Tax Tax Category, Description Processing Fee)

Tax Rate: Enter the tax rate.

Tax Fixed: “Yes/No”

NO - Means the rate applies only to the taxable amount within the taxable amount range – some luxury taxes are on sales price > than a certain amount. If it’s not fixed, there might be more than one tax rate. (Example TN. Different tax % for different sales price amounts). If “NO”, then use the Tax Range fields to enter dollar figures that correspond with this tax rate.

YES - Means the rate applies to the entire taxable amount within the taxable amount range.

Calc Type: Contract State or Registration State. (Contract State Tax – a tax that is charged no-matter in what state the buyer resides. A good question to ask for a 99.9% accuracy: “Would this tax be charged no-matter in which state the buyer lives?” If the answer is “yes”, then it’s a Contract State Tax.

Registration State Tax - a tax not always charged depending on the residence state of the buyer. A

good question to ask for a 99.9% accuracy: "Would this tax be charged no-matter in which state the buyer lives?" If the answer is "no", then it's a Registration State Tax. (Example TX)

Once done, click **Update Tax Information**. Then click on the next tab **Tax Info**.

Tax Info: This is where you enter your sales tax id and tax payee address information to be printed on your monthly tax reports.

Click **Update Information** and then click on the next tab **Sales Documents**.

Sales Documents/Setting up contract: In the drop-down menus, choose the contract state in which the dealership location resides and the contract you use for your In-House Financed (BHPH) deals.

Contract Used for Financing: Extremely important! The contract determines how a deal is calculated, so when selecting the Contract, keep that in mind. Also note that once a deal is contracted, it uses these values to maintain the loan account and the accrual of interest.

Click **Update Default Forms** and then on the **Lender Defaults** tab.

Lender Defaults/Setting up in-house worksheet defaults:

Loans Booked to this Portfolio: Click on the drop-down menu to assign the accurate Portfolio.

Loans Are Serviced In-House: "Yes/No". For a BHPH dealer, this answer will be "Yes" because the dealership will be servicing his loans and taking payments for this Sales Location / Branch. If you are setting up a channel for a Local Finance Company/Bank, the answer in most cases will be "no" since the dealership is typically not taking payments for this Lender/Special Financed loan, the bank receives payments directly. In some cases the dealership will take payments for the lender, if that is the case, the answer is "yes."

Default Payment Frequency: On all In-house Finance worksheets, to what payment frequency do you want the payment schedule to default? (Monthly, Semi-Monthly (Twice per month), Bi-Weekly (Every two weeks) or Weekly?

Default Period To First Payment: Choose the appropriate default.

Default Num Periods to First Payment: If you have chosen a Weekly payment frequency if they do not want the first payment to default in a week, they can specify more than one period. (E.g. 4 periods would equal a month)

Default Number of Payments: Typically you would enter 18, 24, 36 or 48 etc. On all In-house Financed worksheets, this will be the number of payments the payment schedule will default. This number can be changed in each worksheet.

Default Max Loan Rate: You can set a default loan rate. This rate will be the default on all In-house Financed worksheets. **NO:** If the answer to this question is "no", this rate can be changed in each worksheet provided the rate entered is in compliance with state rules and regulations. If this answer is setup to NO in the channel, the dealership employee can change the calculation to MAX rate in the In-house Financed worksheet. **YES:** If the answer to this question is "yes", the principal of the dealership intends the FEX system to always default to MAX Rate and the dealership employees *cannot* change the worksheet to go below this rate.

Default Loan Rate: You can set a default loan rate. All In-house Financed worksheet calculations will default to this rate.

Default Number of Def Downs: How many deferred down payments do you want to display as default on the work sheet 6? (We allow for up to six deferred downs).

Require Insurance? If you (or local lender) require insurance information, then select Yes.

Max Comprehensive and Collision Deductibles: Fill out the applicable **deductible amount values.**

Allow Service Contract, Allow Credit Life, Allow Credit Disability, Allow Unemployment Ins, Allow GAP, Allow Property Ins: Answer "yes" if dealer allows add-on product to be added in worksheet.

Lien holder Information: Complete all lien holder fields. This information is used on various documents including the Certificate of Title and Contract.

Lien holder Information	
Officer:	Madeleine Hodgkinson
Lien Holder #:	
Lien Holder Name:	Mado Cars
Phone:	9722200893
Fax:	
Address 1:	1300 E Lookout Dr
Address 2:	Suite 300
Zip:	75082
City:	Richardson
State:	TX
County:	Dallas

When done, click [Update Lender Defaults](#). Click the [Notes](#) tab.

[Notes](#) -- Any changes made to each channel will automatically be recorded under the NOTES sub-menu selection. You can also add your own notes to each channel.

Last Note	Note Count	Last Maintenance	Maint Count
	0	9/6/2007 3:48:58 PM	20

Date	User	Notes
9/6/2007 3:48:58 PM	MH6	Lender finance contract changed: Contract changed from [31] to [14]
8/31/2007 11:30:58 AM	MH6	Channel Sales Tax Agency Updated: Tax Agency ID changed from [0] to [4]
8/31/2007 11:30:57 AM	MH6	Channel Sales Tax Agency Updated: Sales Tax Agency changed from [0] to [3]
8/17/2007 11:32:06 AM	CC805	Channel Buyers Guide Info Created:2 ASIS Flag changed from [] to [1] Percent Labor changed from [0] to [0.000000000] Percent Parts changed from [0] to [0.000000000]

5.2 Channels - Modifying Existing Sales Location

To search for already existing Sales Location/Branch, on the drop-down arrow for Channel Type, choose "Sales Location/Branch", then click **Find**.

Channels

Channel Name: Channel Type: Channel ID: Channel Status: **Find**

You will get a list of your sales locations. Click on the dealership name (appears in blue) to bring up the channel

Channels

Channel Name: Channel Type: Channel ID: Channel Status: **Find**

[Add New Channel](#)

Name	Description	Channel Type	ID	Status
FEX 2	FEX 2	Sales Location/Branch	777	Active
Mado Cars	MADO CARS	Sales Location/Branch	2	Active
test tx	test tx	Sales Location/Branch	778	Active

5.3 Channels - Adding A New Channel (Non-Finance Related)

To add a channel, click on the blue shortcut "Add New Channel".

Channels

Channel Name: Channel Type: Channel ID: Channel Status: **Find**

[Add New Channel](#)

Name	Description	Channel Type	ID	Status
ADESA - DALLAS	ADESA DALLAS	Dealer/Wholesaler/Auction	15	Active
Affiliated-TX	Affiliated-TX	FEX Lender	509	Active
ALLSTATE NATIONAL	ALLSTATE NATIONAL	Insurance Company	581	Active

Click on the drop-down menu and choose the channel type you are adding.

Fill in all required information. The **Description** is an abbreviated version of the **Channel Name**. For example, you might call the **Description**, Repo Joe. You could then enter Repo Joe Asset Recovery in the **Name** field.

Once complete, click on the . Required fields are listed to the right of the information fields in the text box. They will be checked off as you complete the fields.

Once a channel has been added, it is immediately available throughout Finance Express.

5.4 Channels - Adding A New Channel (Finance Related)

Similar to the fields you fill out in the Non-Finance related section above, you are also required to fill out additional fields that directly relate to the **Branch/Sales Location** or **Finance/Bank** channel that you are setting up.

To set up a local lender such as a local credit union or a bank, click Add New Channel.

Name	Description	Channel Type	ID	Status
ADESA - DALLAS	ADESA DALLAS	Dealer/Wholesaler/Auction	15	Active
Affiliated-TX	Affiliated-TX	FEX Lender	509	Active
ALL STATE NATIONAL	ALL STATE NATIONAL	Insurance Company	584	Active

Click on the drop-down menu and choose Finance Company/Bank

Add a New Channel

Select Channel Type: **Finance Company/Bank**

Descriptive Name: (what appears in dropdowns)

Legal Name:

Address 1:

Address 2:

Zip:

City:

State:

County:

Contact Person:

Phone 1:

Phone 2:

Fax 1:

Website:

Email:

Required Information

- Desc Name is required
- Legal Name is required
- Address 1 is required
- Zip is required
- City is required
- State is required

Update New Channel

General info/Setting up lender address information: Complete the required fields and then click Update New Channel.

Add a New Channel

Select Channel Type: **Finance Company/Bank**

Descriptive Name: (what appears in dropdowns)

Legal Name:

Address 1:

Address 2:

Zip:

City:

State:

County:

Contact Person:

Phone 1:

Phone 2:

Fax 1:

Website:

Email:

Required Information

- Desc Name is required
- Legal Name is required
- Address 1 is required
- Zip is required
- City is required
- State is required

Update New Channel

The General Information about the channel has been added. You now have to specify that particular Finance Company/Bank's defaults under the Sales Documents and Lender Defaults tabs.

Channel Detail ----- Select Action -----

Descriptive Name: **PLANO BANK & TRUST** Channel Type: **Finance Company/Bank**
 Legal Name: **PLANO BANK & TRUST** Status: **Active**

General Info Sales Documents Lender Defaults Notes

Descriptive Name: (what appears in dropdowns)

Legal Name:

Address 1:

Address 2:

Zip:

City:

State:

County:

Contact Person:

Phone 1:

Phone 2:

Fax 1:

Fax 2:

Website:

Email:

Update Information

Click on the next tab **Sales Documents**.

Sales Documents/Setting up contract used by lender: Click on the drop-down menu to indicate contract state and contract to use for financing for this lender. If the lender requires an impact printed contract, you would choose the type of contract here for default calculation purposes in the worksheet.

Then Click **Update Default Forms**. Then click the next tab **Lender Defaults**.

Lender Defaults: This is where your worksheet default terms and lien holder information are set. Complete all fields then click on **Update Lender Defaults**.

Notes -- Any changes made to each channel will automatically be recorded under the NOTES sub-menu selection. You can also add your own notes to each channel.

5.5 Flags

Custom Fields that allow you to flag or categorize inventory, accounts or sales. (E.g. Cut Keys, In Transit, Title not on lot, Maintenance Items or if you have inventory off site. Maybe vehicles are floor planned and someone comes in for a floorplan audit and a vehicle is missing. You can run a quick screen report or custom report to find out where it is.

Flag Listing			
Create a New Custom Flag			
Delete	Flag	Flag Description	Module
<input type="checkbox"/>	NEED KEYS	NEED TO CUT ADDITIONAL KEY	Inventory/Collateral Module
<input type="checkbox"/>	CASH	CASH ONLY	Account Module
<input type="checkbox"/>	PHONE#	UPDATE PH#	Account Module
<input type="checkbox"/>	ADDRESS	VERIFY ADDRESS	Account Module
<input type="checkbox"/>	NO TITLE	TITLE IN TRANSIT	Inventory/Collateral Module
<input type="checkbox"/>	JOE'S	JOE'S BODYSHOP	Inventory/Collateral Module

Delete Selected Flag(s)

Inventory Screen Report – Search by Flags

Adding a FLAG

The screenshot illustrates the process of adding a flag to a vehicle in a management system. The main interface shows a vehicle record for '1999 Daihatsu ddsd'. A dropdown menu for 'Select Inventory Action' is open, with 'Flags' selected. A red arrow points to this menu. An 'Inventory Flags' dialog box is open, showing a list of flags with 'NEED ADDITIONAL KEYS CUT' checked. Another red arrow points to this checkbox. Below the dialog, a search form is visible with a 'Search' button highlighted by a red arrow. The search form includes fields for Stock #, VIN, Year, Make, Model, Body Style, Status, and various filters like Alt Location, Days On Lot, Plate #, Color, Price, Mileage, Vehicle Cost, and Cost.

Pulling Screen Report – Flag(s)

5.6 Channels - Adding New Users

USER ACCESS -- Contains basic information about the user including password related selections. It also includes an **Allowable Login Times** area. This area allows you to set when a user can login. The user will only be allowed to login between the times you establish.

Using the same principals you learned in CHANNELS and PORTFOLIOS, you can [Add New Users](#) or Edit existing users.

User List						
First Name	Last Name	User Code	Title	Phone	Email	Active?
Madeleine	Hodgkinson	madeleinehodgkinson@hotmail.com		(972)220-0893	madeleinehodgkinson@hotmail.com	True

Click on either Add New User or to Edit current user, click on their respective name.

User Detail

Name: **Madeleine Hodgkinson** Email: madeleinehodgkinson@hotmail.com
 Last Login: Work Phone: (972)220-0893

General Info | Security Rights

Email: madeleinehodgkinson@hc
 User Code: madeleinehodgkinson@hc

Home Phone:
 Work Phone: (972)220-0893
 Cell Phone:
 Beeper:
 Fax:

Salutation:
 First Name: Madeleine
 Last Name: Hodgkinson
 Middle Name:
 Suffix:
 Title:

User Administrator
 Active User
 Password Never Expires
 Receives System Messages
 Cannot Change Password

Assigned Institutions
 801 - 801 mado fancy cars

Default Institution
 801

Once you have added additional users, each user will receive an email with a temporary password. When they log on, they will be asked to change it.

Email: Enter users' email address.

User Code: The users email address will be their login id.

User Administrator: You, the dealer, typically only have one or two Administrators. These Administrator(s) typically have rights to add and delete people. **ONLY A SELECT FEW** should have this right.

Active User: If you unclick the **Active User** selection, the user will not be able to login.

Password Never Expires: The user will not have to (by system requirements) reset their password unless they themselves reset it incase forgotten.

Receives System Messages: (future use)

Cannot Change Password: If checked, the user themselves, cannot change their password.

IMPORTANT: Passwords are case sensitive. If a user changes their password and then calls saying they can't login the following day, chances are their CAPS LOCK were on when the password was entered. (i.e., GOLDRUSH is not the same as goldrush)

Complete all fields under the General Info tab. Click **Update User**, then on the next tab

Security Rights

By clicking on the drop-down menus, assign the accurate institution id, Branch, Command Center Default, indicate whether or not this person is a collection and appropriate security role. You can also allow a user to only log in on certain days during certain hours.

Login Days	Starting Time	Ending Time
Sunday	00 00	23 59
Monday	00 00	23 59
Tuesday	00 00	23 59
Wednesday	00 00	23 59
Thursday	00 00	23 59
Friday	00 00	23 59
Saturday	00 00	23 59

NOTE: Once you make a change to a particular user and his/her user rights, they will not take affect until the next time they login.

You can assign different security roles to different employees. Depending on which role is chosen, different tasks will be checked off in the boxes below. You can always add or delete tasks by checking or unchecking the box next to the task. If changes are made to a security role, the role automatically changes to "Custom".

Account Access

- Can Book/Load Accounts
- Can Edit Accounts

Deal/Sale Access

- Can View Sales
- Can Add/Edit Sales

When assigning user rights for the user in each of the various areas, if the user does not have a checkmark next to a particular right, then they are not able perform that task.

Account Access <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Can Book/Load Accounts <input checked="" type="checkbox"/> Can Edit Accounts <input checked="" type="checkbox"/> Can View Accounts <input checked="" type="checkbox"/> Can Delete Application (Book/Load) <input checked="" type="checkbox"/> Can Amend/Reschedule Account <input checked="" type="checkbox"/> Can Add Notes/Promises <input checked="" type="checkbox"/> Can Place Out For Repo <input checked="" type="checkbox"/> Can View Notes/Promises <input checked="" type="checkbox"/> Can Post Extensions <input checked="" type="checkbox"/> Can View Transactions <input checked="" type="checkbox"/> Can Post Payments <input checked="" type="checkbox"/> Can Post Charge Offs <input checked="" type="checkbox"/> Can Post NSF Checks <input checked="" type="checkbox"/> Can Create Side Notes <input checked="" type="checkbox"/> Can Post Payment Reversals <input checked="" type="checkbox"/> Can Post Misc Fee Adjustments <input checked="" type="checkbox"/> Can Post Principal Adjustments <input checked="" type="checkbox"/> Can Post Interest Adjustments <input checked="" type="checkbox"/> Can Post Late Fee Adjustments <input checked="" type="checkbox"/> Can Post Account Transfers <input checked="" type="checkbox"/> Can Post Extension Reversals <input checked="" type="checkbox"/> Can Reactivate Accounts <input checked="" type="checkbox"/> Can Book Sales To Accounts <input checked="" type="checkbox"/> Can UnBook Accounts <input checked="" type="checkbox"/> Can Post Account Write Downs <input checked="" type="checkbox"/> Can Cancel Repo <input checked="" type="checkbox"/> Can Post Charge Off Adjustments 	Deal/Sale Access <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Can View Sales <input checked="" type="checkbox"/> Can Add/Edit Sales <input checked="" type="checkbox"/> Can Contract Sales <input checked="" type="checkbox"/> Can Delete Sales <input checked="" type="checkbox"/> Can UnContract Sales <input checked="" type="checkbox"/> Can Cancel Sales <input checked="" type="checkbox"/> Can ReOpen Sales
	Documents / Reports <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Can Request/View Documents <input checked="" type="checkbox"/> Can Request/View Reports <input checked="" type="checkbox"/> Can Export GL Data
	Inventory Access <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Can Delete Inventory <input checked="" type="checkbox"/> Can View Inventory <input checked="" type="checkbox"/> Can Add/Edit Inventory <input checked="" type="checkbox"/> Can View Inventory Expenses <input checked="" type="checkbox"/> Can Post Inventory Expenses <input checked="" type="checkbox"/> Can View Inventory Cost
	General Tools <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Can Use Calculator <input checked="" type="checkbox"/> Can Request/View Credit Bureaus <input checked="" type="checkbox"/> Can Request/View GPS Tracking

5.7 User Home Page Settings

Under the SETTINGS tab, click on the sub-menu selection **USER ACCESS**.

User Preferences

Settings for:

Default Branch:

Command Center:

Settings for: For what Institution are you setting user access defaults? Typically you will only have one institution.

Default Branch: Defaults apply to this branch.

Command Center: Choose the BHPH or FEX Dashboard.

5.8 Dealer Profile

When the company institution was first setup, Finance Express entered most of the data you see below with the information you initially supplied us. Since this information is used throughout the system, you should verify that the information is correct. If changes need to be made, do so and then click the Update button. Press "Save" after each completed / modified section.

Contact Info		Principals		Facilities		Statistics	
Inventory Financing		Retail Financing Sources		Banks of Deposit		Trade Reference	
Dealership Details							
Dealership Email Address	jim@fina.com						
Dealership Type	Corporation						
Dealer Incorporated State	Wyoming						
Corporate Secretary Name	test						
State License Number							
State License Expiration Date	May 26 2006						
F&I Manager Contact				Primary Dealership Contact			
Full Name (First, Last)	Jimmy Morgan			Full Name (First, Last)	Jimmy Morgan		
Email				Email	jqafex1@yahoo.com E-mail Contact		
Phone	555 555 5555			Phone	949 555 5555		
Fax	676 555 6666			Phone	111 111 1111		
Years In Business				Fax	222 222 2222		
Invoices Will Be Sent To				Sales Manager Contact			
Billing Address 1				Full Name (First, Last)	Jimmy Morgan		
Billing Address 2				Email	jim@yahoo.com E-mail Contact		
Billing City				Phone	111 111 1111		
Billing State	Alabama			Fax	222 222 2222		
County				Years In Business			
Billing Zip				Customer Service Info			
Billing Contact				Customer Service Contact	System Admin2		
Contact Email	hello@yahoo.com			Customer Service Email	admin@dealtrace.com		
Billing Phone				Customer Service Phone	972 220 0888		
Billing Fax				Next Available Stock #	1028		
				Stock Number Purchase Prefix	P		
				Stock Number Repo Prefix	R		
				Stock Number Trade-in Alpha Suffix	yes		
				Required User ID Length	5		
				Required Minimum Length Of Passwords	5		
				How Long Are Passwords Valid	0		
				Require Strong Typed Passwords	no		

Next Available Stock #: FEX2 will increment the stock #'s from this point forward.

Stock Number Purchase Prefix: If this is set, every new vehicle that is added through Inventory will begin with the value you enter. For example if you enter "P", then when you add a new vehicle, it will place a P in front of the next available stock number.

Stock Number Repo Prefix: If this is set, every vehicle that is repossessed through the system will begin with the value you enter. For example, if you enter "R", then the system will place an R in front of the vehicles stock number.

Use Stock Number Trade-In Alpha Suffix: If this value is set to a Yes, then each time you take a trade-in on a deal, the system will automatically add a letter starting at the end of the stock #. For example, the stock number, P12221A, would be assigned to the vehicle being taken in on a trade.

Required User ID Length: This value is used by your Institution to improve security, by requiring a minimum length for a User ID. The minimum length allowed by the Finance Express is 4.

Required Minimum Length of Password: This value is highly recommended. This setting will improve security by forcing users to make their password length match or exceed this value. The Finance Express minimum length allowed is 4.

How long are password valid (days): This value is highly recommended. Anything greater than 0 will force your users to change their password based on the number of days you enter.

Required Strong Typed Password: Highly recommended. If this value is set to a Yes, then each users password will be required to be a combination of letters and numbers.

6. HOME TAB – DASHBOARD SPECIFICS

COMMAND CENTER This refers to the DASHBOARD, which is the very first screen you see once you are logged on is your Dashboard. This one designed specifically to the needs of the BHPH dealer. There is another designed to the FEX Lender dealerships. You can change the dashboard according to your preference. The Dashboard updates every 5 minutes and it gives a broad overview (or a “manager’s view” of what is going on at the dealership). To get more detailed reports than what the dashboard provides, one would go to the tab called “Reports” in the Navigation bar across the top of the screen.

BHPH Dashboard

Sales for Today	
Total Sales	\$0.00 [0]
Cash Sales	\$0.00 [0]
In-House Sales	\$0.00 [0]
Special Finance Sales	\$0.00 [0]
Wholesale Sales	\$0.00 [0]

Inventory	
# Vehicles in Stock (Active)	32
Base Inventory Cost	\$299,097.00
Repair/Make Ready Costs	\$11,840.99
Total Inventory Cost	\$310,937.99
Vehicles Added Today	0
Vehicle Value	\$0.00


Accounts Receivable	
# of Active Accounts	30
Principal Balance (PL)	\$580,298.48
Account Balance	\$703,233.68

Past Due Accounts	
# of Past Due Accounts	28
Principal Balance	\$515,249.48
% of Principal Balance	88.7904 %
Accounts Balance	\$636,051.33
% of Account Balance	90.4467 %
Total Payments Past Due	\$238,249.75

Transaction Summary	
Total Collected Today	\$0.00
Total Adjustments	\$0.00
Total Sold / Transferred	0.00

[Refresh Snapshot](#)

FEX Lender Dashboard

FINANCE EXPRESS							FEX v2 Admin Madeleine Hodgkinson (500)																																																								
HOME	DEALS	INVENTORY	NOTES REC.	REPORTS	SETTINGS	QUICKBOOKS	HELP	LOG OUT																																																							
FEX News Finance Express Purchases Tracker Dealer Management System Flagship Credit Corporation Signs Agreement with Finance Express Finance Express adds		FEX Dashboard <table border="1"> <thead> <tr> <th rowspan="2">Applications</th> <th colspan="2">Today</th> <th colspan="2">Month</th> <th colspan="2">Year</th> </tr> <tr> <th>Units</th> <th>Dollars</th> <th>Units</th> <th>Dollars</th> <th>Units</th> <th>Dollars</th> </tr> </thead> <tbody> <tr> <td>Funded</td> <td>0</td> <td>\$0.00</td> <td>1</td> <td>\$8,653.93</td> <td>86</td> <td>\$1,484,393.83</td> </tr> <tr> <td>Contracted</td> <td>0</td> <td>\$0.00</td> <td>1</td> <td>\$8,653.93</td> <td>87</td> <td>\$1,489,538.15</td> </tr> <tr> <td>Approved</td> <td>0</td> <td>\$0.00</td> <td>0</td> <td>\$0.00</td> <td>69</td> <td>\$1,156,540.76</td> </tr> <tr> <td>Declined</td> <td>0</td> <td>\$0.00</td> <td>0</td> <td>\$0.00</td> <td>0</td> <td>\$0.00</td> </tr> <tr> <td>Pending</td> <td>21</td> <td>\$333,183.99</td> <td>21</td> <td>\$333,183.99</td> <td>21</td> <td>\$333,183.99</td> </tr> <tr> <td>Totals</td> <td>21</td> <td>\$333,183.99</td> <td>21</td> <td>\$333,183.99</td> <td>90</td> <td>\$1,489,724.75</td> </tr> </tbody> </table>					Applications	Today		Month		Year		Units	Dollars	Units	Dollars	Units	Dollars	Funded	0	\$0.00	1	\$8,653.93	86	\$1,484,393.83	Contracted	0	\$0.00	1	\$8,653.93	87	\$1,489,538.15	Approved	0	\$0.00	0	\$0.00	69	\$1,156,540.76	Declined	0	\$0.00	0	\$0.00	0	\$0.00	Pending	21	\$333,183.99	21	\$333,183.99	21	\$333,183.99	Totals	21	\$333,183.99	21	\$333,183.99	90	\$1,489,724.75	Industry News Launch of Dealer Vision Video F&I Announced	
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Your Weather  Humidity: 39 Wind: VARIAB Speed: 6 MI Barometer: 29.97 Dewpoint: 52 Temp: 79° F Heat Index: 75		Dealer Alert! Affiliated: Affiliated will accept cars up to 100,000 miles. Disregard the 60,000 red X. Affiliated is working on having their IT department default the maximum miles to 100,000. Marlton: Due to the loss of one of their managers that was handling the FEX account, Marlton has disconnected from Finance Express at this time. If and when the circumstances change, we will advise you.					Important Links <ul style="list-style-type: none"> Escrow Information Lenders You're Linked To Lead Generation Ask Keith Whann Ask Ken Shilson 																																																								
		Subprime Analytics <i>Learn From Your Lists</i> View an Executive Summary example (.pdf) Visit www.subanalytics.com																																																													
<small>Terms of Use © 2007 Finance Express, Inc. All Rights Reserved</small>																																																															

7. INVENTORY

When you click on the main menu tab "Inventory", you will see the following sub-menu selections: "Add New Inventory", "Lookup Existing Inventory", "Listing Manager", "Bulk Inventory Valuation", and at last "Valuations".

HOME	DEALS	INVENTORY	NOTES REC.	REPORTS	SETTINGS	QUICKBOOKS	HELP	LOG OUT		
ADD NEW INVENTORY LOOKUP EXISTING INVENTORY LISTINGS MANAGER BULK INVENTORY VALUATION VALUATIONS										
Quick Search: <input type="text"/> (Search by Stock #, Year, Make, Model and/or VIN) <input type="button" value="Search"/>										
Advanced Search Options										
Stk #	Year	Make	Model	Ext Color	VIN	Location (Days on Lot)	Status	Ask Price	Mileage	Pic
P1031	1111	Acura	1111		asdf	Richardson Location (116)	Available	\$111.00	111	<input type="button" value="Add Expense"/>
P1044	2006	BMW	7 series	Silver	WBAHL835XBDT05584	Richardson Location (108)	Available	\$64,500.00	15000	<input type="button" value="Add Expense"/>
P1045	1999	BMW	bbbw		1S181891818919	Richardson Location (108)	Available	\$9.00	9	<input type="button" value="Add Expense"/>
P1029	2003	Chevrolet	Monte Carlo	dd	2G1WX12K139188086	Richardson Location (129)	Available	\$0.00	44000	<input type="button" value="Add Expense"/>

7.1 Inventory - Add New Inventory

The FEX system tracks the status of your inventory. When you sell the car, it will take it out of Available status and change it to Sold. When you take a trade-in, on a deal, our system will put that vehicle in inventory for you and assign a stock number with an A, B, C...etc indicating that it was a trade in. If you repossess a vehicle and choose to put it back into inventory when you charge off the account, the FEX system will stock the vehicle for you adding an "R" to the stock number, indicating repossessed vehicle. When you choose to add a vehicle to your web listings, and when you sell those vehicles, our system will accurately add and delete them accordingly.

Begin by typing a VIN Number in the VIN Number field. Once done, press the DECODE button and watch as the FEX system decodes the VIN. (...If it doesn't decode, verify accuracy, if you still get an error, you can over-ride the error by manually entering the information. (Year, Make, Model) *Sometimes a VIN will not decode and therefore we have the capability of manually adding the information.*

ADD NEW INVENTORY	LOOKUP EXISTING INVENTORY	LISTINGS MANAGER	BULK INVENTORY VALUATION	VALUATIONS
Add a New Vehicle				
Enter the VIN: <input type="text" value="1FMZU63K14ZA37339"/> <input type="button" value="Decode"/>				

Notice on the right hand side of your screen. There's a checklist of required information This checklist will be checked off as you complete the required fields.

ADD NEW INVENTORY	LOOKUP EXISTING INVENTORY	LISTINGS MANAGER	BULK INVENTORY VALUATION	VALUATIONS
Add a New Vehicle				
Enter the VIN: <input type="text" value="1FMZU63K14ZA37339"/> <input type="button" value="Decode"/>				
Vehicle Information Year: <input type="text" value="2004"/> Make: <input type="text" value="Ford"/> Model: <input type="text" value="Explorer"/> Trim: <input type="text" value="XLT"/> Lot: <input type="text"/> Stock Number: <input type="text"/> <small>Leave blank to auto-assign</small> Mileage: <input type="text" value="0"/> Mileage Status: <input type="text"/> Exterior Color: <input type="text"/> Body Style: <input type="text" value="4 Door Wagon"/> Transmission: <input type="text" value="N/A"/> Drive Type: <input type="text" value="Rear Wheel Drive"/> Engine: <input type="text" value="6 Cylinder"/> Fuel: <input type="text" value="Gasoline"/> Weight: <input type="text"/>		Purchase Details Vehicle Cost: <input type="text" value="\$0.00"/> Purchase Date: <input type="text" value="9/11/2007"/> Asking Price: <input type="text" value="\$0.00"/> Buyer: <input type="text"/> Acquired From: <input type="text"/> Acquired Ref #: <input type="text"/> Payment Method: <input type="text"/>		Required Information <input checked="" type="checkbox"/> VIN is required <input checked="" type="checkbox"/> Year is required <input checked="" type="checkbox"/> Make is required <input checked="" type="checkbox"/> Model is required <input checked="" type="checkbox"/> Lot is required <input checked="" type="checkbox"/> Mileage Status is required <input checked="" type="checkbox"/> Vehicle Cost is required <input checked="" type="checkbox"/> Asking Price is required <input checked="" type="checkbox"/> Purchase Date is required
<input type="button" value="Save and Add Another Vehicle"/>		<input type="button" value="Save and Edit This Vehicle"/>		

Lot Assign Lot Location

Stock Number FEX will auto assign but you can override by manually entering stock number

Mileage Enter accurate mileage

Mileage Status Choose accurate mileage status

Vehicle Cost Enter vehicle cost (what the dealership purchased the vehicle for excluding expenses)

Purchase Date Enter purchase date (FEX will default to today's date, but you can change this)

Asking Price Enter sales price

Buyer Who, from your dealership, went to the auction or wholesaler to purchase that particular vehicle

Acquired From Specify where you purchased your vehicle (Auction, Wholesaler or Dealership. All these are "Channels" specified in the SETTINGS tab)

Payment Method (Cash, Draft, ARM, Floorplan... If you choose Floorplan, an information box will pop up for you to fill in floorplanning details. The Floorplanning company is a Channel specified in the SETTINGS tab). Once the required info has been entered, click on the rectangular button at the bottom "**Save and Edit This Vehicle**".

Enter the VIN:

Vehicle Information

Year:
Make:
Model:
Trim:
Lot:
Stock Number:
Mileage:
Mileage Status:
Exterior Color:
Body Style:
Transmission:
Drive Type:
Engine:
Fuel:
Weight:

Purchase Details

Vehicle Cost:
Purchase Date:
Asking Price:
Buyer:
Acquired From:
Acquired Ref #:
Payment Method:

Required Information

- VIN is required
- Year is required
- Make is required
- Model is required
- Lot is required
- Mileage Status is required
- Vehicle Cost is required
- Asking Price is required
- Purchase Date is required

Once the vehicle has been saved, the Edit screen will have more fields for you to fill in and also, 3 information tabs appear on the top left of the screen: [Inventory](#), [Pictures](#) and [Documents](#). Further, notice that an [Action Button](#) opened to the top right of your screen.

2004 Ford Explorer

Inventory Pictures Documents

Update

Vehicle Information

VIN:
Year:
Make:
Model:
Trim:
Exterior Color:
Stock #:
Mileage:
Mileage Status:
Status:
New or Used?:
Buyers Guide Option:

Wholesale Price:
Normal Asking Price:
Autotrader/Cars.Com Upload Price (Min Asking Price):
Asking Down:
Asking Term: months
Purchase Date:
Inventory Cost:
Pack Fee:
Service Costs:
Total Cost in Car:

NADA Valuation

as of 9/11/2007 11:58 AM

	Retail	Trade-In	Loan
Base	\$14,600.00	\$12,100.00	\$10,900.00
Mileage Adj	(\$225.00)	(\$225.00)	(\$225.00)
Options	\$0.00	\$0.00	\$0.00
Total	\$14,375.00	\$11,875.00	\$10,675.00
Adj Total	\$14,375.00	\$11,875.00	\$10,675.00

Kelley Blue Book Valuation

No Previous Kelley Blue Book Valuation on record.

Black Book Valuation

No Previous BlackBook Valuation on record.

Additional Vehicle Information

Type:
Body Style:
Interior Color:
Transmission:
Drive Type:
Engine:
Fuel:
Vehicle Weight:
Condition:
Recovery Device Type:
Recovery Device (ESN):
Plate Number:
Plate Exp Date:
Val Number:
Insp Exp Date:

Web Listing Options

List on your Website?
Contact your FEX Sales rep to learn more about the AutoTrader interface
[AutoTrader.com](#)
Contact your FEX Sales Rep to learn more about the Cars.com interface
[cars.com](#)

Vehicle History

Free Record Check
[CARFAX](#)
VEHICLE HISTORY REPORTS

Additional Notes (reference only):
(Max 500 characters) 500 remain

Control #	Date Issued
Dealer Temporary Tag: <input type="text"/>	<input type="text"/>
Buyers Temporary Tag: <input type="text"/>	<input type="text"/>
Supplemental Buyers Tag: <input type="text"/>	<input type="text"/>

These [ACTION BUTTONS](#) (will show up in multiple windows on the FEX system) allow you to perform different functions:

Besides the "Action Button" at the top right, you can also:

Add Expenses: Click on the blue shortcut by the Service Cost field and it will take you to the same area. (Circled in red on reference picture above).

Min Asking price (Autotrader/Cars.com upload price): Enter the price which you wish to upload to Autotrader and Cars.com in this field.

Web listing Service: At the bottom right side of the screen, you can list your inventory directly to your website, AutoTrader and Cars.com if you've chosen to add those features to your Finance Express subscription.

Recovery Devices: GPS Units and Starter Interrupt Units – *Feature in continuous progress.*

Plate number and expiration dates: You can enter details and track.

Inspection VAL number and expiration dates: You can enter details and track.

Temporary Tags: Some states require dealers to log Dealer Temporary Tags. The FEX2 system can create those log reports for you if you note the numbers in our system.

7.2 Inventory - Installed Options

This option allows you to specify options on that car in the list (by clicking in the boxes to create checkmarks). These will print on the window sticker and forward to your website. You can also specify Stereo and type any other information you'd like to enlighten potential clients about this particular vehicle on the "Additional Options" box below.

7.3 Inventory - Purchase/Finance Info

Allows you to specify from whom you purchased the vehicle. Also, you are able to track the vehicle location and title location if not currently in your possession. The Clear Title field allows you to track vehicles with clear or branded titles.

Purchase/Finance Information

Buyer: [dropdown]
Acquired From: [dropdown]
Acquired Ref #: [text]
Payment Method: [dropdown]
Year Previously Sold: [text]

Other Information

User Defined 1: [text]
Title Location: [text]
Clear Title:
Date Added: 4/30/2007 8:46:00 AM
Last Modified: 4/30/2007 8:46:00 AM
[Update]

--- Select Inventory Action ---
--- Select Inventory Action ---
Installed Options
Purchase/Finance
View Expenses
Flags

Request New Valuation

Delete Vehicle

7.4 Inventory- Add/View Expenses

Allows you to add/view expenses. *Expenses can be added at anytime. This is important especially if you use the Quickbooks Pro export feature. Dealers that use that function usually export the information at the beginning of each day.*

Expenses List

[Add Expenses]

Post Date	Service Date	Service Company	Description	Actual Cost	Invoice/Ref	Check/Pay Ref
Total Costs: \$0.00						

--- Select Inventory Action ---
--- Select Inventory Action ---
Installed Options
Purchase/Finance
View Expenses
Flags

Request New Valuation

Delete Vehicle

7.5 Inventory Flags

Allows you to flag or categorize inventory for certain things like, Cut Keys, In Transit, Title not on lot, Maintenance Items or if you have inventory off site (Maybe you have your vehicles floorplanned and someone comes in for a floorplan audit and you are missing a vehicle. You'd be able to go into the FEX system and see where it is located).

Inventory Flags

Select a **Flag(s)** to display for this Vehicle:

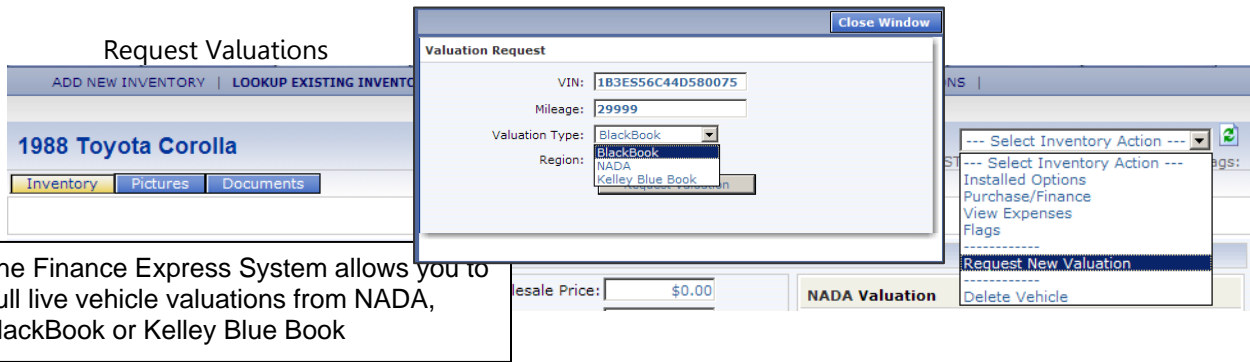
Driver for Owner
 Out for Repair
 Car that I might wholesale
 Vehicle is Listed in Local Paper

[Update]

--- Select Inventory Action ---
--- Select Inventory Action ---
Installed Options
Purchase/Finance
View Expenses
Flags

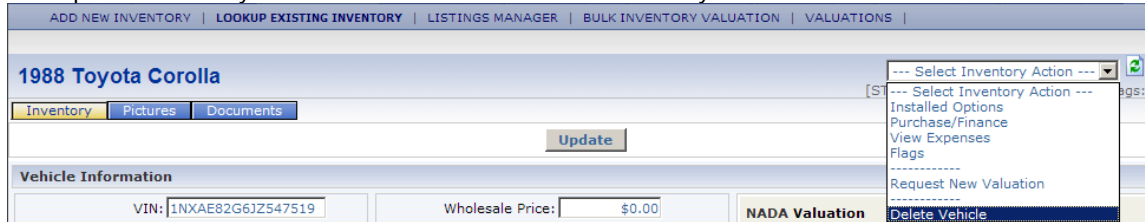
Request New Valuation

Delete Vehicle



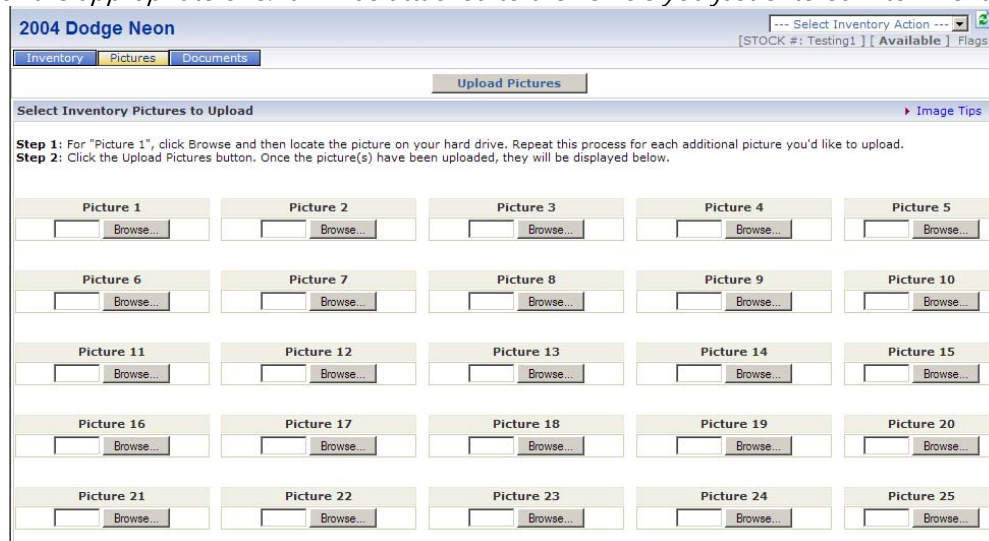
7.7 Delete Vehicle

Pull up the Inventory item and click on the "Select Inventory Action" tab and choose "Delete Vehicle"



7.8 Inventory Pictures

You can add up to 25* pictures per vehicle. These will show up on your website and/or AutoTrader and Cars.com. *It's easy to attach, just like you would attach a picture or a folder to an email. Click on the "Browse" button and browse your computer content until you find where you've stored your pictures and double click the appropriate one. It will be attached to the vehicle you just entered into inventory.*



*NOTE: If you use the FEX upload feature for AutoTrader and/or Cars.com, all pictures for your vehicles are sent to both AutoTrader and/or Cars.com. The actual number of pictures shown depends on the contract you have with those organizations.

7.9 Inventory Documents

Different documents are available in different areas throughout the system. When I click on the rectangular button "Select Documents to Generate" you will see the list of inventory documents you can choose to generate. Click in the corresponding box of the documents you wish to generate and then click on the grey rectangular button at the bottom of the document list "Generate Selected Documents". You can also fax or email these documents to up to 4 recipients at a time. The documents will generate and show through Adobe (*your Adobe might try to update at the same time so say "no" to the update – you can do an Adobe update at a later time*). Once you've verified the accuracy of the documents these can be printed on regular 8 ½ x 11 paper on your inkjet or laser printer. Simply click on the little icon in the document box that looks like a small printer.

HOME DEALS INVENTORY NOTES REC. REPORTS SETTINGS QUICKBOOKS HELP LOG OUT
ADD NEW INVENTORY | LOOKUP EXISTING INVENTORY | LISTINGS MANAGER | BULK INVENTORY VALUATION | VALUATIONS

2004 Dodge Neon

--- Select Inventory Action --- [Available] Flags:

Inventory

Close Window

Document Request

Request Description: Inventory Documents for Inventory ID: 383

Optional ▾

- Buyers Guide
- Buyers Guide (Spanish)
- Buyers Guide (Blank)
- Consignment Agreement
- Custom Window Sticker #1
- Custom Window Sticker #2
- Custom Window Sticker #3
- Custom Window Sticker #4
- Custom Window Sticker #5
- Custom Window Sticker #6
- Custom Window Sticker #7
- Custom Window Sticker #8
- Custom Window Sticker #9

Fax / Email Selected Documents

Generate Selected Documents

File Date

8. SALES AREA – HOW TO SELL A CAR

DEALS -- Look at your main menu tabs at the top of your screen. Click on second tab to your left named "Deals". Under that main menu tab, additional subcategories appeared: "New Deal", "Deal List", "CRM List", "Figure A Deal", "Credit App", and "Test Drive". Let me show you what appears under each subcategory.

8.1 Selling A Car - Sub Menu Selections

NEW DEAL – allows you to create a deal from scratch.

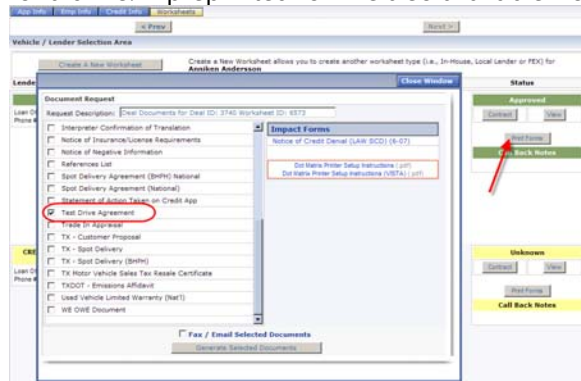
DEAL LIST – lists deals that are either in Pending, Working or Approved status.

CRM LIST – lists potential clients where you have contact information but never created a worksheet

FIGURE A DEAL – a "scratch pad" that allows you to quote a deal in seconds.

CREDIT APP – provides you with a credit application to be completed by hand.

TEST DRIVE – this form goes through terms & conditions for the client to sign prior to taking the vehicle for a drive. A preprinted form is also available from the worksheets tab once you are in a working DEAL.

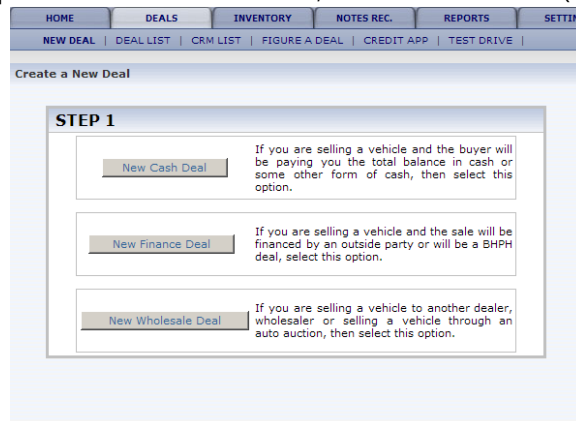


New Deal: When you click on the "New Deal" tab, the FEX system will walk you through all the steps from entering the client information to calculating the worksheet to producing the paperwork and taking the down payment.

Deal Date	Deal ID	Name	Score	Vehicle	Deal Type	Lender	Status	Send Decision Date	Notes	Action
4/24/2007 3:24 PM	595	BPH, hhhjdf	0	2006 Volvo XC70 VV4S282981231745	Finance Deal	Cash Deal-CA	Approved	4/24/2007 3:27 PM	Notes	
4/16/2007 9:56 AM	556	Appleseed, Johnny	0	2006 Subaru Forester JF150263668723952	Finance Deal	In-House	Approved	4/16/2007 9:55 AM	Notes	
4/13/2007 4:41 PM	554	Hellberg, Robert	0	2003 Toyota Sequoia STDZT344A3S15886	Finance Deal	Fireside-CA	Approved	4/24/2007 9:34 AM	Notes	
				2003 Toyota Sequoia STDZT344A3S155086	Finance Deal	In-House	Approved	4/24/2007 9:09 AM	Notes	
4/5/2007 12:07 PM	541	Tester, Mike	0	2006 BMW 7 series WBAHL2530GT05584	Cash Deal	Cash	Approved	4/5/2007 12:08 PM	Notes	
3/29/2007 9:24 AM	523	Donnee, Tony	0	2006 Subaru Forester JF150263668723952	Finance Deal	Viewpoint Bank	Approved	4/26/2007 3:17 PM	Notes	
3/26/2007 12:20 PM	467	Mmazuz, Taylor	0	1991 Honda Honda JH1BA4126MC29244	Finance Deal	In-House	Approved	3/26/2007 1:20 PM	Notes	
				1991 Honda Honda JH1BA4126MC29244	Finance Deal	Nationwide-CA	Pending Decision	3/26/2007 12:44 PM	Notes	
3/14/2007 6:15 PM	436	CCARRATION, GRAHM	744	2001 Chrysler PT Cruiser 3C4FY48X1T634056	Finance Deal	Fireside-CA	Declined	4/19/2007 3:29 PM	Notes	
3/3/2007 7:12 PM	405	CCARRATION, GRAHM	744	2003 Hummer H2 5G9GH23U2M109496	Finance Deal	Fireside-CA	Contracted	3/3/2007 7:25 PM	Notes	Post Funding
3/3/2007 7:10 PM	407	YELLOWWOOD, MARE test, test	0	2001 Chrysler PT Cruiser 3C4FY48X1T634056	Finance Deal	Fireside-CA	Declined	4/24/2007 12:54 AM	Notes	
				2006 Porsche Carrera AAAA	Finance Deal	CCU Lending	Approved	3/7/2007 8:15 PM	Notes	
				2001 Chrysler PT Cruiser 3C4FY48X1T634056	Finance Deal	In-House	Approved	3/23/2007 10:02 AM	Notes	
3/2/2007 6:36 PM	399	Blair1, Tony	0	2001 Chrysler PT Cruiser 3C4FY48X1T634056	Finance Deal	Fireside-CA	Contracted	4/19/2007 12:01 PM	Notes	Post Funding

8.2 Choosing Type of DEAL

Step 1: Click on the type of sale. New Cash Deal, New Finance Deal (BPH, FEX/Local Lender Deal) or New Wholesale Deal.



8.3 Joint or Individual Application

STEP 2

Application Type: Individual Application

Is there a Trade-In? No Trade-In

< Start Over Continue to Finance Application >

Step 2: Indicate Application Type (Joint or Individual) and if you have a Trade-In. *~~ When you indicate the trade-in and enter the information in the deal, the FEX system will add that vehicle to inventory with a stock number indicating that it is a trade-in.* Click "Continue to Finance Application".

Once you have entered into the Finance Application, 4 information tabs appear at the top left of the screen: **App Info**, **Emp Info**, **Credit Info**, and **Worksheets**. Again, the familiar **Action Button** opened to the top right. I am going to begin by entering either a SS#, or First and Last Name. *~~If you enter a name of someone previously entered into FEX, (borrower, co-borrower or reference) the similar name will appear below the entry box. You can choose to accept the information. If accepted, the previous data will populate in the deal.*

New Applicant (Entry/Search)

SSN: - OR - Last Name: TESTING

First Name: SOME

Continue App

Enter a SSN OR a Last Name/First name combination.
Continue App button activates once you move off a text box.

8.4 Entering Applicant Information

8.4.1 Application Info

App Info: Complete the list of Required Information listed on the right-hand side of the screen. Once the required fields have been completed, click "Next" to save the information and move to the Employment Information tab.

New Application

Primary Applicant Information

SSN: DOB: Salutations: Gender: First Name: SOME DL #: State: Middle Name: DL Exp Date: Last Name: TESTING Suffix:

Current Contact Information

Email: Work Phone 1: ext: Home Phone 1: Work Phone 2: ext: Home Phone 2: Cell Phone: Pager:

Current Residence Information

Address 1: Residence Type: Address 2: Time At Address: Years Mths Zip: Payment: \$0.00 City: Landlord Name: County: Landlord Phone: State: Country: United States

Required Information

- SSN is required
- First Name is required
- Last Name is required
- DOB is required
- Home Phone is required
- Residence Address is required
- Residence City is required
- Residence County is required
- Residence State is required
- Residence Zip is required
- Residence Type required
- Time At Address required

* Items Required by Lenders
** Items required for Credit Report

8.4.2 Employment Info

As seen above, complete the required fields. Once the checklist is checked off, click "Save & Next".

8.4.3 Credit Info – Pulling A Credit Bureau

Put a checkmark next to the bureau you wish to request and you can choose to include OFAC then click Request Credit. The FEX system will acquire the information. Click “Next” to continue.

Request Credit Bureau

NOTICE:
You must have a customer's signed authorization prior to requesting a Credit Report. Clicking "Request Credit" confirms that you have obtained that authorization.

Person: **Anniken Andersson**
SSN: **098-55-4321**
DOB: **6/1/1979**
Address: **129996 Hidden Laguna Rd. RICHARDSON, TX 75080**

Equifax Include OFAC

DISCLAIMER:
The Dealer represents and warrants to and covenants with Finance Express that the Dealer shall obtain from each and every customer of the Dealer for which the Dealer requests a Report, and maintain for all relevant periods, the written consent and authorization for Finance Express to provide such Report to the Dealer. In that regard, the Dealer shall, and hereby does, indemnify and hold Finance Express harmless from and against any and all claims, of any nature whatsoever, of or asserted by each and every such customer regarding any and all damages, injuries, and expenses, including reasonable attorneys' fees incurred or suffered by Finance Express because of any breach by the Dealer of the representation and warranty and any default of the covenant specified in this paragraph.

Request Credit

8.5 Opening A New Worksheet

Step 1 – Find a vehicle. Either specify in the search fields or just click “Search”. A list of available vehicles pull up from inventory. Click on the blue stock number of the vehicle you are selling.

Step 2 – Create a Worksheet. Choose FEX Lender, Local Lender or In-House Finance Worksheet. Click In-House Finance Worksheet. *(6 deferred down payments are allowed. The last has to be scheduled prior to the second regular payment of the payment schedule).* As you make a change to the fields, see the calculations turn yellow, click the Calculate button to get a “green light”.

Analysis – Hidden on the top right hand side of your screen, you have the deal Analysis. This gives you the P/L on that particular deal.

Once the deal looks good to you and your client, click on “Update Worksheet” to save the information. Click on “Return to Lender Status Page”.

Andrey, Iiris --- Select Deal Action ---
ID #:1921 - Working

<< Return to Lender Status Page Update Worksheet

In-House (8BPH) - Worksheet Analysis (Detail)

1993 Lexus ES 300 / P1008 Personal Use

RegZ Disclosure Results

APR	Finance Charge	Amount Financed	Total of Payments	Total Down Payment
18.0874 %	\$24.79	\$81.50	\$106.20	\$0.00

Calculation Details Roll Back Options: Calc Payment **Calculate**

Contract Date: 3/16/2007
Sales Price: \$0.00
Initial Cash Down: \$0.00
Net Trade-In: \$0.00
Total Deferred Down: \$0.00
After Market Products: \$0.00
Loan Rate: 18.0000 %

Analysis (Summary)

Sales Price:	\$0.00
Fees:	\$81.50 (+)
Taxes:	\$0.00 (+)
After Market:	\$0.00 (+)
Total Sale:	\$81.50
Total Down:	\$0.00 (-)
Amt Financed:	\$81.50

Payment Schedule

Schedule	# of Payments	Desired Payment	Frequency	First Payment Date	Calculated Payment
1	36	\$0.00	Monthly	4/16/2007	\$2.95
2	0	\$0.00	Weekly		\$0.00

8.5.1 Opening/Generating Multiple Worksheets

You can generate multiple worksheets. Generate and print/fax or email presale or contractual documents for each. Once you've picked a worksheet, contract the deal in order to create the contractual documents. Click on the “Contract” button to the right of the deal. A screen will appear asking you if you are sure you wish to contract this deal. Click “Contract Deal”. The FEX system will now change the status of the car to “Sold” and if you have the vehicle listed through the FEX web listing service, FEX will take it off those lists. If you subsequently, uncontract the deal, the FEX system will change the status of that vehicle to

"Available" and add it to the listings. Click "Close Window". The status box will turn blue change to **Contracted or Loan Booked**. Click "Print Forms" to print contractual documents.

8.5.2 How To Print Forms

You will see a list of Contractual documents. Go down the list and click in each box to check off the forms you wish to generate. At the bottom of the box, you have the option to FAX or EMAIL this document packet to up to 4 recipients at a time. Click "Generate Selected Documents". The documents will generate and pull up in Adobe. You would print these on your laser or ink jet printer on regular 8 1/2 x 11 paper. ~ ~ There's no need to keep special legal size paper. These contracts are the same contracts you have been hard-impact printing, up 'til now, but now, generated through a plain paper printer. Once you've printed the paperwork and the client has signed the originals, you would make a copy to give to the client. Then, you would take the down payment. This document list will also have an area (on the right) for Dot Matrix forms, if they exist for your state and/or institution.

8.6 Post The Down Payment/Post A Payoff From The Deals Tab

Open the deal from the DEALS tab. Then click on the down-arrow for the action button "Post a Transaction" and choose "Post Down Payment". Your payment window will appear. This is what the payment window will look like taking any payment.

At the top left you see today's date, the Post Date, You can change the Effective Date if for example you are receiving payments by mail and you honor the post date of the payment, Then choose the accurate Payment Method. If applicable, complete the Reference and Comments fields. In the next column enter "Amount Paying" and press the tab key on your keyboard. The amount you entered will be applied to the Down Payment that appears below. If the entire amount was paid, the Remaining Due column will turn green and show a 0 balance. Look at the bottom of the pop up window and click on the "Post Payment" button. **NOTE:** Depending on what type of contract calculation is used, this receipt will show balances including interest on pre-computed (E.g.: Accrual Method, Rule 78) contract calculations and without interest on simple interest contract calculations.

Due Date	Type	Amount Due	Late Fee	Waive Late Fee	Total Due	Payment Applied	Late Fee Applied	Total Applied	Remaining Due
4/26/2007	Def Down Payment	\$500.00	\$0.00	<input type="checkbox"/>	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
5/3/2007	Def Down Payment	\$500.00	\$0.00	<input type="checkbox"/>	\$500.00	\$0.00	\$0.00	\$0.00	\$500.00
5/19/2007	Regular Payment	\$476.00	\$0.00	<input type="checkbox"/>	\$476.00	\$0.00	\$0.00	\$0.00	\$476.00
6/19/2007	Regular Payment	\$476.00	\$0.00	<input type="checkbox"/>	\$476.00	\$0.00	\$0.00	\$0.00	\$476.00
7/19/2007	Regular Payment	\$476.00	\$0.00	<input type="checkbox"/>	\$476.00	\$0.00	\$0.00	\$0.00	\$476.00
8/19/2007	Regular Payment	\$476.00	\$0.00	<input type="checkbox"/>	\$476.00	\$0.00	\$0.00	\$0.00	\$476.00
9/19/2007	Regular Payment	\$476.00	\$0.00	<input type="checkbox"/>	\$476.00	\$0.00	\$0.00	\$0.00	\$476.00
10/19/2007	Regular Payment	\$476.00	\$0.00	<input type="checkbox"/>	\$476.00	\$0.00	\$0.00	\$0.00	\$476.00
TOTALS:						\$0.00	\$0.00	\$0.00	

8.7 eCabinet/Archives

FEX2 archives documents/reports such as receipts, laser contracts, laser documents, pdf reports generated throughout the system. These are stored and accessible in the eCabinet/Archive area under the REPORTS Tab.

The screenshot shows the 'eCABINET ARCHIVES' section of the software. At the top, there is a navigation bar with tabs: HOME, DEALS, INVENTORY, NOTES REC., REPORTS, SETTINGS, QUICKBOOKS, HELP, and LOG OUT. Below this is a sub-menu with options: PRINT REPORTS, eCABINET ARCHIVES (highlighted with a red arrow), DAILY RECAPS, CUSTOM REPORT/QUERY TOOLS, and SEND A FAX/EMAIL. A search filter is present with fields for 'Beg Date Range' (9/1/2007), 'End Date Range' (9/11/2007), 'File Type' (All Types), 'Module' (All Modules), 'Data ID', and 'Description'. A 'Find' button is located to the right of these fields. Below the search filter is a table with the following data:

File Date	File Description	File Type	Owner	File Size
9/1/2007 3:54:59 AM	10 Day Late Notices for 9 /1 /2007 - 0	Document	dtssystem	10470 kb
9/1/2007 3:55:05 AM	90 Day Late Notices for 9 /1 /2007 - 1	Document	dtssystem	5839 kb
9/3/2007 3:54:53 AM	10 Day Late Notices for 9 /3 /2007 - 0	Document	dtssystem	5829 kb
9/3/2007 3:54:59 AM	90 Day Late Notices for 9 /3 /2007 - 1	Document	dtssystem	10473 kb
9/4/2007 7:15:17 AM	Deal Documents for Deal ID: 1198 Worksheet ID: 2227	Document	dtssystem	90964 kb
9/4/2007 10:35:36 AM	Deal Documents for Deal ID: 1603 Worksheet ID: 2939	Document	dtssystem	39774 kb

9. HOW TO GENERATE A FEX LENDER DEAL

After you've entered the Borrower/Co-Borrower Information and you get ready to open a new Worksheet. Open A FEX Lender Worksheet by clicking on "FEX Lender Finance Worksheet".

The screenshot shows the 'STEP2 - CREATE WORKSHEET' dialog box. It contains three main options, each with a button and a description:

- FEX Lender Finance Worksheet**: Click here to create an Outside Finance worksheet to submit to FEX Lenders for Rita Kjaccommon on the 2002 Daewoo Lanos. A red arrow points to this button.
- Local Lender Finance Worksheet**: Select a Local Lender and Click that will finance Rita Kjaccommon on Any Vehicle In Stock. Below this is a dropdown menu labeled '[Select Local Lender]'.
- In-House Finance Worksheet**: Click here to create an In-House (BHPH) worksheet for Rita Kjaccommon on the 2002 Daewoo Lanos.

9.1 FEX Lender Options

9.1.1 Lender Fees and Reserves

Click on the shortcut "Scratch Pad – Worksheet" to enter lender fees and reserves. Once you've entered the fees, click **CALCULATE** to incorporate in the Deal Analysis.

The screenshot shows the 'Scratch Pad - Worksheet' form. It is divided into two main sections: 'Discounts' and 'Reserves'.

Discounts:

- Escrow Fee: \$0.00
- Loan Acq Fee: \$0.00
- Flat Discount: \$0.00
- Discount %: 0.0000 % (Total: \$0.00)

Reserves:

- Dealer Reserve?: No
- Flat Reserve: \$0.00
- Buy Rate %: 0.0000 % (Total: \$0.00)
- Dir Reserve Retain %: 0.0000 % (Total: \$0.00)

9.2 FEX Lender Worksheet Options

Enter the down payment and the desired # of payments. Click **CALCULATE**. Notice the fields turn yellow, click **CALCULATE** to include the down payment in the worksheet, the fields turn green.

App Info | Emp Info | Credit Info | Worksheets

<< Return to Lender Status Page Update Worksheet Find Lenders

Scratch Pad - Worksheet Analysis (Detail)

2002 Daewoo Lanos / X17 Personal Use

RegZ Disclosure Results

APR	Finance Charge	Amount Financed	Total of Payments	Total Down Payment
17.9983 %	\$2,965.12	\$5,663.48	\$8,628.60	\$0.00

Calculation Details Roll Back Option: Calc Payment Calculate

Contract Date: 6/7/2007

Sales Price: \$4,995.00

Initial Cash Down: \$0.00

Net Trade-In: \$0.00

After Market Products: \$0.00

Loan Rate: 18.0000 %

Analysis (Summary)

Sales Price:	\$4,995.00
Fees:	\$277.88 (+)
Taxes:	\$390.60 (+)
After Market:	\$0.00 (+)
Total Sale:	\$5,663.48
Total Down:	\$0.00 (-)
Amt Financed:	\$5,663.48

Payment Schedule

Schedule	# of Payments	Desired Payment	Frequency	First Payment Date	Calculated Payment
1	60	\$0.00	Monthly	7/7/2007	\$143.81
Final Payment					\$143.81

9.2.1 FEX Lender Worksheet Options - Taxes and Fees

Change the fees and taxes / Tax Exempt Deals. On the right hand side in the "Calculation Details" click either **blue** word: **Fees** or **Taxes**. For details, see page 38. **Change Sales Location / Branch.** For details, see page 38.

9.3 How To Submit A Deal To FEX Lenders

Click "**Update Worksheet**", then to submit to up to 5 FEX Lenders, click "**Find Lenders**".

Kjacommon, Rita --- Select Deal Action --- ID #:1029 - Prospect

App Info | Emp Info | Credit Info | Worksheets

<< Return to Lender Status Page Update Worksheet Find Lenders

FEX Lender List – This FEX Lender list shows a "red light" for lenders not accepting the deal and a "green light" for lenders that would accept the deal. As you click on the button "Send To Lender", the Action changes to "Sent". Once you've scrolled down the list, click "Close Window" to return to the worksheet.

Lender Name	Lender Tier Name	Criteria	Action
Affiliated-CA	STD	Meets scorecard criteria	Sent
AmeriCredit-CA	Default	Meets scorecard criteria	Sent
BankofStockton-CA	Tier 1	Meets scorecard criteria	Send To Lender
	Tier 2	The customer's 750 credit score is outside of the lender's range of 700 - 724	
	Tier 3	The customer's 750 credit score is outside of the lender's range of 675 - 699	
	Tier 4	The customer's 750 credit score is outside of the lender's range of 650 - 674	
	Tier 5	The customer's 750 credit score is outside of the lender's range of 400 - 649	
BayView-CA	STD.	Finance amount 4,998.60 below lenders min 7,500.00.	
CreditWest-CA	Default	Meets scorecard criteria	Send To Lender
Crescent-CA	STD	Reject if number of sat installment references is less than 3 This customer has 0	
DoALease-CA	Default	Vehicle's age (5 years) exceeds tier restriction.	
Drive-CA	Std Prog	Reject if combined time at current and previous residences is less than 48. 0 months of residence history.	
Fastlane-CA	Level 1	Finance amount 4,998.60 below lenders min 6,000.00.	
	Level 2	The customer's 750 credit score is outside of the lender's range of 600 - 620	
	Level 3	The customer's 750 credit score is outside of the lender's range of 550 - 600	
Fireside-CA	Sub-Prime	Meets scorecard criteria	Sent
Mongoose-CA	buyout	Reject under age 200 This customer is 84	
Nationwide-CA	Default	Meets scorecard criteria	Send To Lender
PennAcceptance-CA	Level 2	Meets scorecard criteria	Send To Lender
Trifish-CA	Default	Finance amount 4,998.60 below lenders min 5,000.00.	

When you've submitted the deal and closed the Window listing the FEX Lenders, the system returns you to the Lender Status Page where you can see all the worksheets submitted to each lender. To the right of the window, you will see the status "Pending Decision" of that particular deal. As a response comes back from the lender, this status will change to Approved, Conditional Approval, Denied etc.

App Info | Emp Info | Credit Info | Worksheets

< Prev Next >

Vehicle / Lender Selection Area

Create A New Worksheet Create a New Worksheet allows you to create another worksheet type (i.e., In-House, Local Lender or FEX) for **Craig cason**

Open Last Worksheet Open Last Worksheet allows you to work with a saved scratch pad for **Craig cason** and/or send to FEX lenders

Lender	Vehicle	Analysis	Status
PennAcceptance-TX Loan Officer: Phone #:	2002 Hyundai Santa Fe KM8SC13D22U273064	Current Deal Date: 6/20/2007 3:37 PM Sales Price: \$5,995.00 Amt Financed: \$5,466.30 Total Down: \$1,000.00 Loan Rate: 18.0000% Regz APR: 18.0001% Num Pay/Freq: Pmt Amount: \$197.62 BuyRate: Acq Fee: Discount: Discount %: Max Mileage: Min Year Model: Call Back Exp.:	\$3,545.00 Pending Decision <input type="button" value="View"/> <input type="button" value="Print Forms"/> Call Back Notes

When a decision comes back from one of the lenders, pull up the client under DEALS. The system will by default pull up the DEAL LIST. FEX Lender Deals will show on this list in contracted status until all funding has been received from the lender and posted by you (the dealer).

Deal Date	Deal ID	Name	Score	Vehicle	Deal Type	Lender	Status	Send Date	Decision Date	Notes	Action
6/7/2007 3:21 PM	1042	Kjaccommon, Rita	750	2002 Daewoo Lanos KLATA22652B695713	Finance Deal	AmeriCredit-CA	Pending Decision		6/7/2007 3:54 PM	<input type="button" value="Notes"/>	
				2002 Daewoo Lanos KLATA22652B695713	Finance Deal	Affiliated-CA	Approved		6/7/2007 3:56 PM	<input type="button" value="Notes"/>	
				2002 Daewoo Lanos KLATA22652B695713	Finance Deal	Fireside-CA	Pending Decision		6/7/2007 3:50 PM	<input type="button" value="Notes"/>	

9.3.1 Viewing Lender Decisions

The worksheets submitted to all lenders are listed under the "Worksheets" tab. Click on "Notes/Stips" to see the detail of the lender Call Back Notes. Click on "View" to look at or make changes to the worksheet. If you wish to contract the deal, click "Contract".

Kjaccommon, Rita

App Info | Emp Info | Credit Info | Worksheets

< Prev Next >

Vehicle / Lender Selection Area

Create A New Worksheet Create a New Worksheet allows you to create another worksheet type (i.e., In-House, Local Lender or FEX) for **Rita Kjaccommon**

Open Last Worksheet Open Last Worksheet allows you to work with a saved scratch pad for **Rita Kjaccommon** and/or send to FEX lenders

Lender	Vehicle	Analysis	Status
Affiliated-CA Loan Officer: Susan Lancy Phone #:	2002 Daewoo Lanos KLATA22652B695713	Current Deal Date: 6/7/2007 3:50 PM Sales Price: \$4,995.00 Amt Financed: \$5,663.48 Total Down: \$0.00 Loan Rate: 18.0000% Regz APR: 17.9983% Num Pay/Freq: 60 - Monthly	\$2,840.00 Lender Response Date: 6/7/2007 3:56 PM Sales Price: \$4,995.00 Amt Financed: \$5,663.48 Total Down: \$0.00 Loan Rate: 18.0000% Regz APR: 17.9983% Num Pay/Freq: 60 - Monthly Approved <input type="button" value="Contract"/> <input type="button" value="View"/> <input type="button" value="Re-Send To Lender"/> <input type="button" value="Print Forms"/> Call Back Notes <input type="button" value="Notes/Stips"/>

Call Back Notes

Lender: Affiliated-CA
Vehicle: 2002 Daewoo Lanos KLATA22652B695713

NOTES - 6/7/2007 2:02:22

Amount Approved: \$5663.48
Maximum Mileage: 48000
Model Year Minimum: 2002
Lender Contact: Susan Lancy (888) 556 - 1111

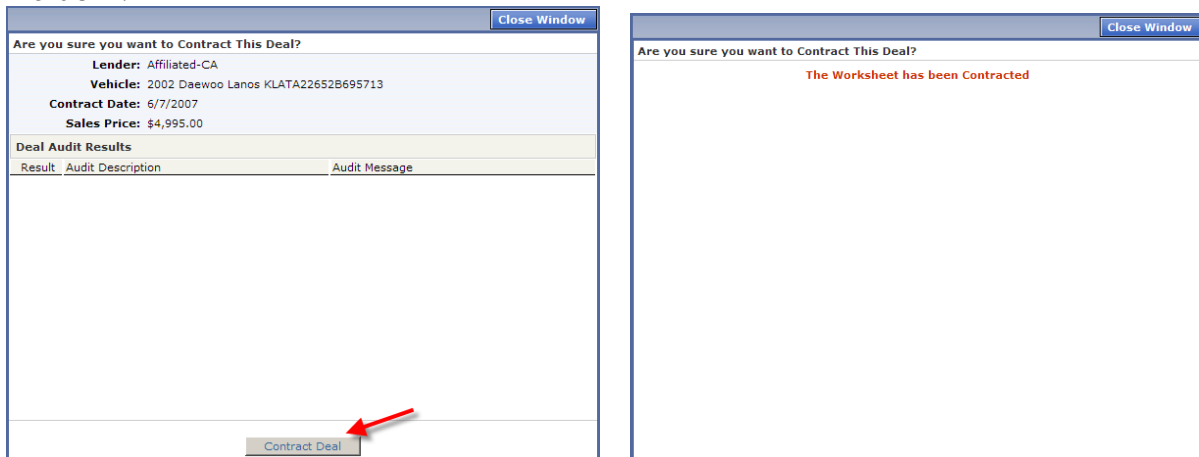
----- STIPULATIONS -----

- * A copy of a valid Driver's License
- * Current phone or utility bill for address stated on application

Notes :
Amount Approved \$5663.48
Monthly Payment \$143.81
Contract Rate 18%
Max Term 60 Months

9.3.2 Contracting a FEX Lender Deal

Click the **"Contract"** button. A window will appear asking you to verify that you wish to contract the deal. Click **"Contract Deal"**. You will receive a message that the worksheet has been contracted, click **"Close Window"**.



The deal changed status to Contracted. If there is a down payment due, you can take the down payment from the "Post Transaction" button.

Kjaccommon, Rita

App Info | Emp Info | Credit Info | Worksheets | References

< Prev

Vehicle / Lender Selection Area

Lender	Vehicle	Analysis	Status																																
Affiliated-CA Loan Officer: Susan Lancy Phone #:	2002 Daewoo Lanos KLATA22652B695713	<table border="1"> <thead> <tr> <th>Current Deal</th> <th>Lender Response</th> </tr> </thead> <tbody> <tr> <td>Date: 6/7/2007 3:50 PM</td> <td>6/7/2007 3:56 PM</td> </tr> <tr> <td>Sales Price: \$4,995.00</td> <td>\$4,995.00</td> </tr> <tr> <td>Amt Financed: \$5,663.48</td> <td>\$5,663.48</td> </tr> <tr> <td>Total Down: \$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Loan Rate: 18.0000%</td> <td>18.0000%</td> </tr> <tr> <td>Regz APR: 17.9983%</td> <td></td> </tr> <tr> <td>Num Pay/Freq: 60 - Monthly</td> <td>60 - Monthly</td> </tr> <tr> <td>Pmt Amount: \$143.81</td> <td>\$143.81</td> </tr> <tr> <td>BuyRate: 0.0000%</td> <td>0.0000%</td> </tr> <tr> <td>Acq Fee: \$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Discount: \$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Discount %: 0.0000%</td> <td>0.0000%</td> </tr> <tr> <td>Max Mileage: 48000</td> <td>48000</td> </tr> <tr> <td>Min Year Model: 2002</td> <td>2002</td> </tr> <tr> <td>Call Back Exp.: 7/7/2007</td> <td>7/7/2007</td> </tr> </tbody> </table>	Current Deal	Lender Response	Date: 6/7/2007 3:50 PM	6/7/2007 3:56 PM	Sales Price: \$4,995.00	\$4,995.00	Amt Financed: \$5,663.48	\$5,663.48	Total Down: \$0.00	\$0.00	Loan Rate: 18.0000%	18.0000%	Regz APR: 17.9983%		Num Pay/Freq: 60 - Monthly	60 - Monthly	Pmt Amount: \$143.81	\$143.81	BuyRate: 0.0000%	0.0000%	Acq Fee: \$0.00	\$0.00	Discount: \$0.00	\$0.00	Discount %: 0.0000%	0.0000%	Max Mileage: 48000	48000	Min Year Model: 2002	2002	Call Back Exp.: 7/7/2007	7/7/2007	\$2,840.00
Current Deal	Lender Response																																		
Date: 6/7/2007 3:50 PM	6/7/2007 3:56 PM																																		
Sales Price: \$4,995.00	\$4,995.00																																		
Amt Financed: \$5,663.48	\$5,663.48																																		
Total Down: \$0.00	\$0.00																																		
Loan Rate: 18.0000%	18.0000%																																		
Regz APR: 17.9983%																																			
Num Pay/Freq: 60 - Monthly	60 - Monthly																																		
Pmt Amount: \$143.81	\$143.81																																		
BuyRate: 0.0000%	0.0000%																																		
Acq Fee: \$0.00	\$0.00																																		
Discount: \$0.00	\$0.00																																		
Discount %: 0.0000%	0.0000%																																		
Max Mileage: 48000	48000																																		
Min Year Model: 2002	2002																																		
Call Back Exp.: 7/7/2007	7/7/2007																																		
			Contracted Un-Contract View Print Forms Call Back Notes Notes/Stips																																

--- Post Transaction --- | --- Select Deal Action ---
 ID #:1042 - Booked

--- Post Transaction ---
 Post Down Payment
 Post Funding
 Post NSF
 Reverse a Payment
 --- View ---
 View Posted Receipts

9.4 Post Funding/Post Payoff (FEX Lender Deals)

To post funding on a deal, go to DEALS. The contracted FEX Lender deal shows up in the DEAL LIST. Click on **"Post Funding"**.

HOME | DEALS | INVENTORY | NOTES REC. | REPORTS | SETTINGS | QUICKBOOKS | HELP | LOG OUT

NEW DEAL | DEAL LIST | CRM LIST | FIGURE A DEAL | CREDIT APP | TEST DRIVE

Advanced Search

Deal Date	Deal ID	Name	Score	Vehicle	Deal Type	Lender	Status	Send Date	Decision Date	Notes	Action
6/7/2007 3:21 PM	1042	Kjaccommon, Rita	750	2002 Daewoo Lanos KLATA22652B695713	Finance Deal	Affiliated-CA	Contracted		6/7/2007 3:56 PM	Notes	Post Funding

Click **"Take This Payoff"** and verify that all Down Payment Balances have been posted to the account.
NOTE: All down payment balances **must** be posted **PRIOR** to posting a payoff. Once you've posted the down payments, enter the amount of the payoff. Indicate pay method and if there is a **discount** involved, choose "Yes" to Write Off Uncollected. Type in a note and click "Post Payoff".

Post Payoff for Rita Kjaccommon [Financed B...

Effective Date:

Balance:

Payoff Detail

Down Payment Balance: **\$0.00**

Principal Balance: \$5,663.48

Sales Tax Balance: \$0.00

Non Interest Earning Balance: \$0.00

Accrued Interest Balance: \$0.00

Late Fees Balance: \$0.00

Misc Fees Balance: \$0.00

Payoff: **\$5,663.48**

Post the Payoff for this account

Amount Paying:

Amount Received:

Change Due:

Pay Method:

Ref Number:

Write Off Uncollected?

Comments:

Print This Receipt

CNC Used Cars
 3000 Club House St.
 Laguna Niguel, CA 92677
 (949)635-5892 phone
 fax

Receipt ID	2598
Transaction Date	6/7/2007 4:51:51 PM
Effective Date	6/7/2007

Customer Rita Kjaccommon 9331 Amburst, CHICAGO, IL 60630 Co-Borrower:	Account Information Loan: 001-1005 Account: 1034 Stock #/VIN: X17 / KLATA22652B695713 Description: 2002 Daewoo Lanos
--	---

Transaction Posted By: MHS **Notes:** Funding received.

Transaction Type	Balance Desc	Amount
	Primary Loan	\$4,813.96
TOTAL TRANSACTION >		\$4,813.96

Amount Paid:	\$4,813.96
Amount Received:	\$4,813.96
Change Due:	\$0.00

Payment Method: Wire Transfer
Reference #: WT0987661002

CURRENT DUE BREAKDOWN - as of this transaction

Next Scheduled Payment:
 Next Schedule Payment Date:

BALANCE INFORMATION - as of this transaction

Primary Loan Balances	
Before Transaction	\$5,663.48
After Transaction	\$0.00

Posting A Payoff Including A Lender Discount: If the lender charged a discount, please answer "Yes" to this question and enter the amount of the discount in the "Comments" field. Then click "Post Payoff". This will write down the amount of the discount and show as a loss for the dealership and will close the account balance.

The FEX System generates a receipt and closes the account.

10. NOTES RECEIVABLE

10.1 Notes Receivable Submenu Selections

Click NOTES REC tab. The following subcategory tabs appear: "Lookup an Account", "Collection Queue", "Queue Builder", "Daily Recaps", "Asset Recovery", and "Collector Stats"

COLLECTOR STATS – allow you to monitor collectors' performance

ASSET RECOVERY – (Future enhancement) Allows you to access your Starter Interrupt Unit or GPS device (if a FEX integrated unit was installed on the vehicle)

QUEUE BUILDER – Before you can use the Collection Queues, the "Collection Queues" have to be defined. A collection queue, can be defined by different criteria such as, alphabetical, zip code, or by amount due. If you want to get into this in more detail, you are more than welcome to set up a time for continuing education on collection queues through your local sales rep.

COLLECTION QUEUE – Each collector would have collection queue(s) assigned. When they log on and go to this area, their queue would automatically pull up. If the collector has not been assigned a queue, they can still view/work any of the other existing queues. Click on the dropdown arrow for "Queue View" and choose "All Queues". Wait a second or two for the screen to refresh. Then click on the dropdown arrow for "Current Queue" and choose one of the defined queues. You can sort the queue by clicking on any of the column headers. If you want to reverse the sort, simply click on the column header again. Click on one of the accounts. The collections screen opens.

COLLECTIONS SCREEN – On the collections screen you will see the primary buyers information and references if they have been entered on the account. You can edit and add information. We also see the Action Buttons at the top right of the screen and below we have 4 information tabs: "Collection View", "Collateral", "Balance Detail" and "Snapshot".

10.2 Account And Collections Screen Details

Primary **APPLE, ROGER** Add Reference Relation Home Business
 Address: 515444 TOWN EAST BLVD.,
 City, ST Zip: DALLAS, TX 75243
 Home Phone 1: (214)666-5151

Status: **Active** CASH ONLY
 Flags: PHONE#

Snapshot Balance Detail Collateral Collection View

Select Loan Balance: Primary Loan

Primary Loan (created on 4/5/2007)
 Booked Date: 4/5/2007 4:00 PM Loan Rate: 0
 Last Modified: 4/5/2007 4:00 PM Reg Z APR: 0
 Last Payment Date: 4/5/2007 First Payment Date: 5/15/2007
 Last Transaction Date: 4/5/2007 Orig Maturity Date: 8/15/2009
 Creation Method: DTS Booking [Click Here For Original Deal Details \(1384\)](#)
 Contract: 20 - TX - Sales Tax Advanced Simple Interest - #24-4309-18 (w Late Fees)

	Original Balance	Increase	Decrease	Collected	Current Balance
Down Payment	\$2,000.00	0.00	\$0.00	\$1,000.00	\$1,000.00
Principal	\$8,194.25	0.00	\$0.00	\$0.00	\$8,194.25
Non Earning Principal		0.00	\$0.00	\$0.00	\$0.00
Sales Tax Balance	\$0.00	0.00	\$0.00	\$0.00	\$0.00
Unearned Interest	\$0.00	0.00	\$0.00		\$0.00
Accrued Interest		0.00	\$0.00	\$0.00	\$0.00
Late Fees		0.00	\$0.00	\$0.00	\$0.00
Misc Fees		0.00	\$0.00	\$0.00	\$0.00
Totals	\$10,194.25	0.00	\$0.00	\$1,000.00	\$9,194.25
Discount Principal	\$0.00	0.00	\$0.00	\$0.00	\$0.00

First Payment Date	# Payments	Frequency	Amount	Final Pmt Amt
5/15/2007	55	Semi-Monthly	\$150.00	\$94.25

References – Click on the button "Add" next to the word "Reference". This allows you to add an unlimited amount of references to this account. These references will be listed on the collections screen as your collector works the accounts. Simply click "Add New" and complete the fields. Click "Add New Reference" to save the information and then click on "Close Window".

Account Tabs

Collection View – allows a collector to see any note history, transaction history and remaining payments on one screen.

Collateral – allows a collector to view the collateral on the note.

Balance Detail – shows original and current balances and one can also click on the blue shortcut that allows a view of the original deal details. You can view the Primary Loan or a Side Note if there is one connected to this account.

Snapshot – shows a snapshot of the account. Current Balances, past dues, remaining payments and payment history.

10.3 Account And Collections Screen Action Buttons/Features

INHOUSE FINANCE (Acct #:1945 Loan #:001-1052)

Primary **Robertson, Janice**
 VIEW DETAIL
 Address: 5210 Plano Road,
 City, ST Zip: RICHARDSON, TX 75082
 Home Phone 1 (214)776-1234

Status: **Active** Flags:

Prin Balance	Interest Balance	Down Pymt Due	Sales Tax Due
\$3,690.90	\$120.12	\$0.00	\$0.00

Part Due Queue: 1 - 9 PAST DUE

----- Select Action -----

- Add Notes/Promise
- View Notes
- Add/Remove Flags
- Request A Letter/Document
- Create a Side Note
- Place out for Repossession
- Record Repossession
- Move To Bankruptcy

----- Update Info -----

- Update Insurance
- Edit Alert Message
- Update Credit Reporting Status

----- View Additional Info -----

- View Transaction History
- View Full Payment Schedule

-- Post a Transaction --

- Post a Payment
- Post a Payoff
- Post an Extension
- Post a Charge Off
- Post Account Write Down

-- Reverse a Transaction --

- Reverse a Payment
- Post NSF Check
- Reverse an Extension

-- Post an Adjustment --

- Post Principle Adjustment
- Post Non Earn Prin Adjustment
- Post Interest Adjustment
- Post Misc Fee Adjustment

-- Post Other --

- Post Account Transfer

10.4 Select Action Features

ADD NOTES/PROMISE: You can enter and track promises. Can be anything you want. FEX keeps track of promisory notes, number kept and broken. You can also put alerts on accounts. These can be whatever you want them to be. For example: Cash Only, or Talk to Joe etc...

VIEW NOTES: Choose this option to view account notes.

ADD/REMOVE FLAGS: You can add and remove flags assigned to the accounts module.

REQUEST A LETTER/DOCUMENT: Browse through the list of post-sale documents available to you.

CREATE A SIDE NOTE: If you perform a repair on the vehicle, which the borrower cannot pay at time of completed service, you can set up a side note and collect on it in FEX as well.

PLACE OUT FOR REPOSSESSION/RECORD A REPOSSESSION You can put a vehicle on the “repo board” by placing it out for repo. Once you have obtained the car, you would go to the “repo board” located in the A/R area off of DT Main. Bring the car in from repo, charge off the account and that brings the vehicle back into inventory.

MOVE TO BANKRUPTCY: You can move an account to bankruptcy.

UPDATE INSURANCE: Allows you to enter/update your clients’ insurance information (insurance company/agent, policy number and expiration dates).

EDIT ALERT MESSAGE: Alert messages can be entered. These will appear in red in the NOTES REC. area.

UPDATE CREDIT REPORTING STATUS: You can choose to report to Equifax or Transunion. Each dealer has to qualify w each company. Under this tab, you can choose whether to report or not report the credit on this account.

VIEW TRANSACTION HISTORY: All previous transactions on this account can be viewed here. This is also where the receipt is archived.

10.5 Post A Transaction Features

POST A PAYMENT: Choose this option if you wish to post a payment.

POST A PAYOFF: Choose this option if you wish to view or post a payoff.

POST AN EXTENSION: Choose this option if you wish to post an extension to the end of the note.

POST A CHARGE OFF: Choose this option if you wish to post a charge-off. **NOTE:** If you are reporting to the credit bureau(s), this will report negative on the borrower.

POST AN ACCOUNT WRITE DOWN: Choose this option if you wish to post an account write down. This transaction will reduce the account balance to zero. **NOTE:** If you are reporting to the credit bureau(s), this will **NOT** report negative.

REVERSE A TRANSACTION: Transactions that can be reversed.

REVERSE A PAYMENT: Choose this option if you wish to reverse a previously posted payment.

POST NSF CHECK: Choose this option if you wish to post an NSF for a check payment received.

REVERSE AN EXTENSION: Choose this option if you wish to post a reversal of a previously posted extension.

POST AN ADJUSTMENT: Adjustments that can be made on the account.

POST PRINCIPLE ADJUSTMENT: Choose this option if you wish to post an increase/decrease to the principle balance.

POST NON EARNING PRINCIPLE ADJUSTMENT: Choose this option if you wish to post a non earning increase/decrease in principle.

POST INTEREST ADJUSTMENT: Choose this option if you wish to post an accrued interest increase/decrease.

POST MISC FEE ADJUSTMENT: Choose this option if you wish to post an increase/decrease to miscellaneous fees.

POST OTHER:

POST ACCOUNT TRANSFER: Allows you to transfer an account from one Portfolio to another. E.g. you would perform this function if you wish to transfer an in-house financed loan to your Related Finance Company or if you are selling loans to an outside lender.

11. REPORTS

Click on each report section to see the pre-programmed reports available in FEX. Any report can be grouped and sorted different ways creating 100's of report results. These reports are generated as pdf reports. If you want to create custom reports, click on the submenu selection: "Custom Report/Query Tools). The custom reports can be extracted into Excel for further manipulation.

The screenshot displays the FEX Reports interface. At the top, there is a navigation bar with tabs for HOME, DEALS, INVENTORY, NOTES REC., REPORTS, SETTINGS, QUICKBOOKS, HELP, and LOG OUT. Below this is a secondary bar with links for PRINT REPORTS, ECABINET ARCHIVES, DAILY RECAPS, CUSTOM REPORT/QUERY TOOLS, and SEND A FAX/EMAIL.

The main area contains several dropdown menus for report categories: Inventory Reports, Accounts (Loans Serviced In-House), Sold Accounts, Sales Reports, Transactions, GL Reports, Tax Reports, Past Due, and Compliance. A red arrow points from the 'Sales Reports' dropdown to a detailed 'Sales Reports' submenu.

The 'Sales Reports' submenu lists the following options:

- Commission Report (Based on Booked Date)
- Commission Report (Based on Contract Date)
- GAP Sales Report
- Lender Funding (Contracts in Transit) Report
- Open Deals Report
- Prospect List from Open Deals
- Sales Report (based on Booked deals)
- Sales Report - By Branch (based on Booked deals)** (highlighted with a red arrow)
- Sales Tax Report (based on booked deals)
- Warranty Report

The 'Sales Report - By Branch (based on Booked deals)' configuration window is shown below. It includes:

- Description (optional): Sales Report - By Branch (based on Booked deals)
- Range: Beginning Date: 9/10/2007, Ending Date: 9/10/2007
- Criteria: Group by: Deal Type, Sort by: Deal Type, Sort Direction: Finance Company, Salesperson, Acquired Channel Name
- Show Graphics: Yes, Show Detail: Yes
- Generate Report button