

# Why Borrowers Choose to Finance Vehicles with Auto Financial Group's Residual Based Financing Programs



## KASSANDRA M.

WASHINGTON

*“ My husband wants to get a new car every 2-3 years. While I love getting new cars, too, this was always costing us too much money for down payments each time and for the negative equity being at its height when trading each of those cars in for a new one. With the AFG Program, we can say goodbye to the negative equity cycle and get a new car every 2 or 3 years. No stress, no headaches, and smaller loan terms with affordable payments. Who wouldn't want to do that?! ”*

## JAMES S.

ILLINOIS

*“ I like the option of a lower monthly payment; for some vehicle models the payment was over \$100 per month lower. Flexible options at the end of the term to trade the vehicle, refinance or even walk away are also great features of the program. The vehicle has a guaranteed future value, so you know what the vehicle will be worth and that you won't be faced with being upside down at the end of the term, which is also very appealing. ”*

## TERRI S.

MASSACHUSETTS

*“ From the time I first learned about AFG's product, I knew I would benefit. The program gave us an affordable payment for an almost new, certified (still under warranty) 4x4 truck. Now that we're living off a dirt road with a steep driveway, having a reliable vehicle for winter is critical. With conventional loans, our options were for older trucks with more miles and more worry about mechanical problems. It was less than a week from application to delivery and it could have been quicker if I had more time to shop sooner. ”*