



Balloon Lending Opportunity Vehicles January-February 2018 Residual Book Period

What's in this Alert?

- [AFG Announcements](#)
- [Pre-Owned Vehicle Opportunities](#)
- [New Vehicle Opportunities](#)

AFG Announcements

- **Save the date!** The 2018 AFG User Conference will take place October 10-12, 2018 in Austin, TX.

>> [Learn more & take advantage of early bird registration pricing_\(ends 3/31/2018\)](#)
- AFG's next product development release to the Residual Value & Payment Quoting Calculator will go live on 1/17/2018. The new features in this release are listed below; please contact your AFG account manager or Customer Support with any questions. Detailed instructions on the first two features listed will be sent to all Lender Administrators after the release.
 - Lenders can now receive email notifications when their dealerships generate and save quotes.
 - Extended conventional loan term payments are now available for comparison to the shorter term balloon lending payments in the Step 2 quote view payment table.
 - The "Notes" text box has been reinstated to the lender Step 2 quote view.

The following Pre-Owned Opportunity "Hot Sheet" and New Vehicle "Hot Sheet" are intended to help Lenders and Dealers identify the best AFG RBF vehicles.

Note: Loan term offerings and underwriting guidelines will vary by lender.

Pre-Owned Vehicle Opportunitie

The following pre-owned examples are approximate and meant only as a starting point. They are based on Manheim Market Report (MMR), approximately 2,500 USD Gross Profit and no money down. No TTL, transportation, buy fees, recon or "pack" is calculated. The calculation for conventional financing is based on a 3% interest rate and the AFG RBF program rate is 4%.

Miles and purchase values are based on Manheim Market Report auction averages. These examples were selected for more than their payments. These are vehicles that are available for purchase based on auction transaction frequency as audited using MMR. Annual allowable miles are calculated at 12,000. NOTE: Watch your mileage bands on vehicles being considered so they don't exceed the maximum mileage allowed by model year on the vehicle at loan origination

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New Vehicle Opportunities

What's selling at AFG? This list is based on ACTUAL transactions from the last two months. Past performance does not necessarily predict future results since factory programs change regularly

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AFG's Balloon Lending Program is a "fully insured walk-away balloon" payment program. On a 36 month "walk-away" balloon, the buyer makes 35 low payments and when the 36th balloon payment is due, the buyer can pay off the balloon through a trade-in, private sale, refinance or simply walk away. The customer can also pay off the loan anytime during the term of the loan with no prepayment penalty.

Please contact us if you have any questions or if there is anything we can do to help your profit efforts.

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