

## Balloon Lending Opportunity Vehicles July-August 2019 Residual Book Period

### *What's In This Alert?*

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

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### *AFG Announcements*

- The 2019 AFG User Conference will take place October 8-10, 2019 in New Orleans. **Registration closes September 9, so act now!** [Click here to register.](#)
- AFG's mission is to provide the best training possible to all employees. As part of this effort we have implemented quarterly contests to elicit responses to our follow-up training survey and to encourage team members to watch all four videos to help improve their skills when presenting the Balloon Loan product to members. Each quarter we give a \$50 gift card away to each winner. Congratulations to the winners of the Q2 2019 drawing:
  - Video – Jordan Lofaro, Embers CU
  - Survey – Marilyn Johns, Traverse Catholic FCU

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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.

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### *Pre-Owned Vehicle Opportunities*

What's on this current Pre-Owned Vehicle "Hot Sheet"? During each Automotive Lease Guide (ALG) book cycle, there are always particularly advantageous opportunities based on the relationship between selling price and residual value, and the July-August 2019 residual book is no exception. A quick glance at the following examples will show there are vehicles that savvy dealers will want to acquire as inventory and market to build traffic and generate profit

[Download Now >>](#)

## ***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.

To view and download the New Vehicle "Hot Sheet" as a PDF, click below.

**[Download Now >>](#)**

## **AFG's Balloon Lending Program**

A “fully insured walk-away balloon” payment program. On a 36 month “walk-away” balloon, the buyer makes 35 payments and when the 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.

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