

## Balloon Lending Opportunity Vehicles November-December 2018 Residual Book Period

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

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

### *AFG Announcements*

-- We thank all of you who attended our 2018 Annual User Conference last month in Austin. If you weren't able to make it this year, we hope you will consider registering for the 2019 conference. We will be sending more information on that shortly. We were also proud to announce the Lender and Dealer Award Winners for 2018 during the conference.

[Click here to see who the recipients were this year.](#)

-- AFG will be doing a quarterly drawing for any person who completely fills out the follow-up survey after a training session. Each quarter we will give a \$50 gift card away. Congratulations to the winner of our first drawing: Steve Metz, Sunmark FCU, New York. We will be announcing winners in this alert once a quarter.

---

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 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 November-December 2018 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. 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. To view and download the Pre-Owned Vehicle "Hot Sheet" as a PDF click below.

[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.