

Balloon Lending Opportunity Vehicles September-October 2019 Residual Book Period

AFG Announcements

- We look forward to seeing many of you at the 2019 AFG User Conference next month in New Orleans!
- We wanted to send clarification on how to handle engine type options in the adds and deducts section of the AFG Calculator to ensure the correct residual value is displayed:
 - If an engine is listed in the Options (adds) section, select the option to add it to the vehicle's value.
 - If it is listed in the Options (deducts) section, the engine is already included in the vehicle's value.
 - **IMPORTANT:** If the correct engine selection for this vehicle is shown in the Options (adds) section, be sure to also deduct any engine listed in the deducts section to avoid including two engines in the vehicle build, resulting in an incorrect residual value calculation.

AFG Hot Sheets

If you are new to this alert, you can watch this 2-minute video to learn more about the hot sheets.

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Pre-Owned Vehicle Opportunity "Hot Sheet" September-October 2019

The following pre-owned examples are approximate and meant only as a starting point. They are based on published ALG Reports (MSRP, approximate 25000 USD Gross Profit, and no money down, no title, transportation, tax, license or "junk" fee included). The calculation for conventional financing is based on a 36-month contract and the AFG PFI program rate of 4.5%.

Mileage and purchase price are based on published ALG Reports and on average. These examples were selected for more than their purchase price. They are not necessarily available for purchase based on a location or transaction requirements. Actual allowable mileage are calculated at 15,000.

NOTE: Wash your mileage bands on well-debited conditions so they don't exceed the maximum mileage allowed by model year on the vehicle's loan agreement.

| Year / Make / Model | Available Vehicles | Miles | MSRP | AFG PFI | Conv. Fin | | | |
|--|--------------------|---------|----------|---------|-----------|-------|-------|-------|
| 2017 Acura MDX AWD Tech Pkg | 98 | 31,984 | \$33,200 | \$473 | \$443 | \$738 | \$694 | \$216 |
| 2016 Audi A8 4dr Sdr 2.0T quattro Premium Plus | 96 | 3,604.8 | \$23,200 | \$473 | \$452 | \$220 | \$433 | \$237 |
| 2016 Audi Q3 4dr High 2.0T Premium Plus | 92 | 2,645.4 | \$21,200 | \$413 | \$353 | \$133 | \$478 | \$233 |
| 2018 BMW X3 xDrive35i | 78 | 18,851 | \$33,200 | \$533 | \$453 | \$145 | \$668 | \$238 |
| 2016 BMW 3 Series 4dr 35i xDrive | 33 | 31,235 | \$33,200 | \$416 | \$347 | \$151 | \$378 | \$216 |
| 2016 BMW 5 Series 4dr 50i xDrive | 24 | 27,708 | \$35,200 | \$533 | \$461 | \$388 | \$576 | \$414 |
| 2016 BMW X3 4dr High 2.0T xDrive | 20 | 27,462 | \$23,200 | \$465 | \$384 | \$78 | \$694 | \$216 |
| 2018 Buick Enclave 6dr AWD 4dr High Leather | 111 | 17,537 | \$31,400 | \$346 | \$285 | \$68 | \$271 | \$188 |
| 2018 Buick Encore AWD 4dr High Leather | 119 | 21,549 | \$19,400 | \$325 | \$303 | \$203 | \$411 | \$238 |

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 September-October 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.

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New Vehicle Opportunity "Hot Sheet" September-October 2019

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|--|--------------------------------------|----------------------------------|
| 2018 Chevrolet Tracker SL V6 RWD 2.5L HD | 2018 Ford Trucks EXEDITION | 2018 Honda Civic TURBO |
| 2018 Jeep Gladiator | 2018 Ford Trucks EXPLORER | 2018 Jeep Cherokee |
| 2018 Kia Telluride | 2018 Ford Trucks F-150 | 2018 Jeep Cherokee |
| 2018 Kia Niro | 2018 Ford Trucks F-150 SUPER DUTY | 2018 Jeep Cherokee |
| 2018 Buick Encore | 2018 Ford Trucks F-150 SUPER DUTY | 2018 Jeep Cherokee |
| 2018 Chevrolet Camaro | 2018 GMC Trucks ACADIA | 2018 Jeep Renegade |
| 2018 Chevrolet Corvette Stingray Coupe | 2018 GMC Trucks Canyon | 2018 Jeep Wrangler |
| 2018 Chevrolet Cruze | 2018 GMC Trucks Sierra 1500 | 2018 Nissan Armada |
| 2018 Chevrolet Tracker LTZ | 2018 GMC Trucks Sierra 1500 DENALI | 2018 Nissan Frontier |
| 2018 Chevrolet Colorado | 2018 GMC Trucks Sierra 2500HD | 2018 Ram Proline |
| 2018 Chevrolet Equinox | 2018 GMC Trucks Sierra 2500HD DENALI | 2018 Ram Trucks RAM 1500 |
| 2018 Chevrolet Silverado 1500 | 2018 GMC Trucks Sierra 2500HD DENALI | 2018 Ram Trucks RAM 1500 CLASSIC |
| 2018 Chevrolet Silverado 1500 LT | 2018 GMC Trucks Terrain | 2018 Ram Trucks RAM 2500 |
| 2018 Chevrolet Silverado 2500HD | 2018 GMC Trucks Yukon | 2018 Ram Trucks RAM 2500 |
| 2018 Chevrolet Silverado 3500HD | 2018 Honda Accord | 2018 Ram Proline |
| 2018 Chevrolet Suburban | 2018 Honda Civic HYBRID | 2018 Subaru Crosstrek |
| 2018 Chevrolet Tahoe | 2018 Honda Civic SEDAN | 2018 Subaru Forester |
| 2018 Chevrolet Tahoe 4WD | 2018 Honda CR-V | 2018 Toyota Camry |
| 2018 Chevrolet Tahoe 4WD | 2018 Honda CR-V | 2018 Toyota Camry |
| 2018 Chevrolet Trailblazer | 2018 Honda Odyssey | 2018 Toyota Highlander |
| 2018 Chevrolet Pacifica | 2018 Honda Passport | 2018 Toyota RAV4 |
| 2018 Dodge Challenger | 2018 Honda Pilot | 2018 Toyota RAV4 Hybrid |
| 2018 Dodge Charger | 2018 Honda Pilot | 2018 Toyota Sienna |
| 2018 Dodge Grand Caravan | 2018 Honda Ridgeline | 2018 Toyota Tacoma |

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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