



The AppOne Dealer Portal

System Reference Guide (Marine Collateral)

Table of Contents

A. User Login & Home Page Navigation	4
A.1 First Time User Login.....	5
A.2 Changing Your Password.....	6
A.3 Terms of Use Acceptance.....	7
A.4 Resetting Your Password	9
A.5 Dealership Dashboard (Home Page).....	11
A.5.1 Active Deals.....	12
A.5.2 Contracts In Transit	12
A.5.3 Declined/Dead	12
A.5.4 Funded	12
A.5.5 Application Quick Search	13
A.5.6 New Application Submission.....	14
A.5.7 Refresh Screen	14
B. Admin Console & System Defaults.....	15
B.1 System Defaults.....	16
B.2 Lender List	17
B.3 Update Dealership Information	18
B.4 Adding Additional Users.....	19
B.5 Modifying Your Information.....	21
C. Retrieving Credit Reports	22
C.1 CREDCO Signup Procedures	23
C.2 Retrieving Credit Reports.....	24
C.3 Customer Listing.....	26
D. Submitting Applications.....	28

D.1 New App Submission – Applicant Info	29
D.2 New App Submission – Collateral/Deal Structure Info	32
D.3 New App Submission – Lender Selection.....	36
D.4 New App Submission – Transmission Status	38
E. Lender Callbacks & Contract Printing.....	39
E.1 Lender Decision Callbacks	40
E.2 Contract Itemization/Deal Desking	43
E.2.1 Front-End Itemization	46
E.2.2 Public Officials & Fees	46
E.2.3 Back-End Products.....	46
E.2.4 Buyer Information	50
E.2.5 Collateral Information	50
E.2.5 Trade-In Information	50
E.2.6 Insurance Information.....	50
E.2.7 Reference Information	51
E.3 Loan Documents Printing	51
F. Other Site Navigation & Functions	56
F.1 Applications Tab	57
F.2 Deals Tab	58
F.3 Products Tab.....	59
F.4 Support Tab	59
G. System Requirements & Customer Support.....	60
G.1 System Requirements.....	61
G.2 Customer Support Contact Info.....	61

A. User Login & Home Page Navigation

A.1 First Time User Login

If you are a first time user and have not yet received your username and temporary password, please contact AppOne Dealer Support via email at support@appone.net to obtain your username and temporary password. If you have already received your temporary username and password, please navigate to the website address below to access the AppOne Dealer Portal. You will be prompted to input your username and temporary password as outlined below.



welcome to the **AppOne Dealer Portal**

Please Note:

- All passwords must include at least 1 Uppercase letter, 1 Number and be at least 8 characters long.
- Your account will be locked out after 5 failed attempts.
- If your account is locked out, please contact the administrator at your dealership/organization to reset your account.
- You are required to change your password once every 60 days.
- If you have forgotten your password, please click on FORGOT YOUR PASSWORD link OR contact the administrator at your dealership/organization to reset your account.

A screenshot of the "Dealer Login" form. The form has a light blue background and a lock icon in the top right corner. It contains two input fields: "Username:" with the text "demouser" and "Password:" with a masked password ".....". Below the password field is a green link that says "Forgot your password?". At the bottom right of the form is a blue "Sign In" button. To the right of the form is a circular graphic containing an image of a laptop.

A.2 Changing Your Password

If you are logging in with a temporary assigned password and/or if your password has expired, you will be prompted to change your password. You will be required to enter your current password for validation purposes as well a new password that contains at least 1 Uppercase letter, 1 Number and be at least 8 characters long. Additionally, you will be required to enter your email address which must be unique and not used by another user of our system. You must also select a security question and input the appropriate answer that will be needed in the event you forget your username and/or password.



PASSWORD EXPIRATION NOTICE

Your current password has expired. You must change your password using the form below.

Please Note:

- Your account will be locked out if you fail to enter the correct current password after 5 failed attempts.
- If your account is locked out, please contact the administrator at your dealership/organization to reset your account.
- You are required to change your password once every 60 days.
- If you have forgotten your password, please contact the administrator at your dealership/organization to reset your account.
- Your new password must include at least 1 Uppercase letter, 1 Number and be at least 8 characters long.
- Your new password cannot be the same as the current password.
- You must enter an email address that has not been used by another user at your dealership or at any other dealership.

Password Change Form

User: demouser

Current Password:

New Password:

Confirm New Password:

Email:

Security Question:

* Security Answer:

A.3 Terms of Use Acceptance

If you are a first time user of the system, you will be prompted to review and accept the **Terms of Use** associated with the website and system. Please review the terms of use and indicate your acceptance by clicking on the **Accept Terms of Use** button as indicated below.

Terms of Use:

INTRODUCTION

Acceptance of Terms:

Upon accessing this site, you acknowledge that you will or have read and agree to abide by the terms and conditions ("Agreement") described below. If you decide not to agree to the terms and conditions discussed herein, you should exit this site.

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This Agreement shall apply regardless of the means by which the site is accessed, including, but not limited to, through any AppOne URL, electronic mail, or links from another site.

other materials from our site shall be limited to replacing, or the reasonable cost of replacing the lost information, software or other material. We will not be responsible or liable for any indirect, incidental or consequential damages which may result from such harmful components.

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SEVERABILITY

If any provision of this Agreement is void or unenforceable in any jurisdiction, such ineffectiveness or unenforceability shall not affect the validity or enforceability of such provision in another jurisdiction or any other provision in that or any other jurisdiction.

AREA OF SERVICE

The Services described in this Agreement are solely offered to citizens and residents of the United States of America and may not be accessed while outside of the USA.

The United States Export Control laws prohibit the export of certain technical data and software to certain territories. No contents from this site may be downloaded or otherwise exported in violation of United States Law.

COLLECTION EXPENSES

If we have to file a lawsuit to collect whatever you owe us, you will pay our reasonable expenses, including attorney's fees.

GOVERNING LAW

This Agreement is governed by and interpreted in accordance with all applicable federal laws and regulations and the laws of the State of Louisiana.

Accept Terms of Use

Decline

A.4 Resetting Your Password

If you have forgotten your username and/or password, click on the **Forgot Your Password** link on the login page. This will take you to a page that will require you to enter either your username (if you know it) or your email address.



welcome to the **AppOne Dealer Portal**

Instructions:

- Either enter your user name OR enter your email address. If the system is unable to locate your user record, please try changing this entry and try again.
- If the system is unable to locate your user record, then please email us at passwords@appone.net. Please include your name, dealership name, city and state in all correspondence with us.

Password Reset Form

Username:

OR

Email:

Subsequently, if the system is able to find a match for your user record based upon the username/email address input by you, the system will require you to provide the answer to the security question on file for your user account. If you do not provide the correct answer, the system will not allow you to proceed with resetting your password.



welcome to the **AppOne Dealer Portal**

Instructions:

- Answer to the security question. If the system is unable to locate your user record, please try changing this entry and try again.
- If the system is unable to locate your user record, then please email us at passwords@appone.net. Please include your name, dealership name, city and state in all correspondence with us.

A screenshot of a web form titled "Password Reset Form" with a lock icon in the top right corner. The form contains a "Security Question: What is your favorite pet's name?" followed by an "Answer:" field containing the text "Sasha". Below the answer field is a "Change Password" button.

Once you provide the correct answer to the security question and the system is able to validate it, you will be re-directed to the **Password Change** page where you will be able to change your password.



welcome to the **AppOne Dealer Portal**

Instructions:

- Your new password must have at least 1 lowercase alphabet, 1 uppercase alphabet and 1 number.
- If the system is unable to locate your user record, then please email us at passwords@appone.net. Please include your name, dealership name, city and state in all correspondence with us.

A screenshot of a web form titled "Password Change Form" with a lock icon in the top right corner. The form displays "User: pramakrishnan". It includes fields for "New Password:" and "Confirm new Password:". Below these is a "Security Question: What is your favorite pet's name?" dropdown menu, and a "* Security Answer:" field containing "Sasha". A "Proceed To Login Page" button is located at the bottom.

A.5 Dealership Dashboard (Home Page)

Once you have successfully logged into the system, you will be taken to the home page which would essentially contain a dashboard view of all the activity associated with your dealership as outlined below.

The screenshot shows the Dealer Portal home page. At the top left, there is a header with the text "Dealer Portal" and logos for "Wolters Kluwer Financial Services" and "appone". To the right of the header, there is contact information: "Tech Support: 877.404.6788", "Welcome Back Demo (YAMAHA SUZUKI WEST)", and links for "Quick Quote" and "Logout". Below the header is a navigation menu with tabs for "HOME", "CREDIT REPORTS", "APPLICATIONS", "DEALS", "PRODUCTS", "ADMIN CONSOLE", and "SUPPORT". On the right side of the navigation menu, there is a "FIND APP" search bar with the placeholder text "Enter AppID OR Last Name" and a "GO" button. Below the navigation menu, there is a row of status indicators: a notepad icon for "New Unread Notes", a checkmark for "Mark Contract In Transit", an X for "Mark Contract Dead", a grey square for "Pending", a red square for "Declined", an orange square for "Conditioned", and a green square for "Approved". To the right of these indicators are two buttons: "Submit New Application" and "Refresh". Below this row, there are four tabs: "Active Deals (0)", "Contracts In Transit (0)", "Declined/Dead", and "Funded (0)". Below the tabs is a filter and show section with a "Filter:" dropdown set to "All Apps", a "Show:" dropdown set to "Newest Apps First", and a "Go" button. Below this section, there is a message: "* Includes declined applications in the last 3 days. To find an older application, please use the 'Find App' tool on the top right of your screen." and a bold statement: "You have no WORKING DEALS within the last 30 days." The main content area below the message is empty.

A.5.1 Active Deals

This tab contains a list of all active deals for your dealership modified within the past 30 days that are in the following statuses:

- Incomplete – applications started, but not submitted to any lenders
- Pending – applications submitted to 1 or more lenders and pending callbacks.
- Declined – applications declined by all lenders within last 3 days.
- Conditioned – applications conditionally approved by 1 or more lenders.
- Approved – applications approved by 1 or more lenders.

A.5.2 Contracts In Transit

This tab contains a list of all contracted deals for your dealership modified within the past 30 days that are in the following statuses:

- In Transit – deals that have been contracted and specifically marked “in transit” by a user at your dealership.
- Docs Received – deals where the funding package has been received by the lender.
- Returned To Dealer – deals that have been returned by the lender.

A.5.3 Declined/Dead

This tab contains a list of all **declined or dead** applications for your dealership within the past 30 days.

A.5.4 Funded

This tab contains a list of all **funded** deals for your dealership within the past 30 days.

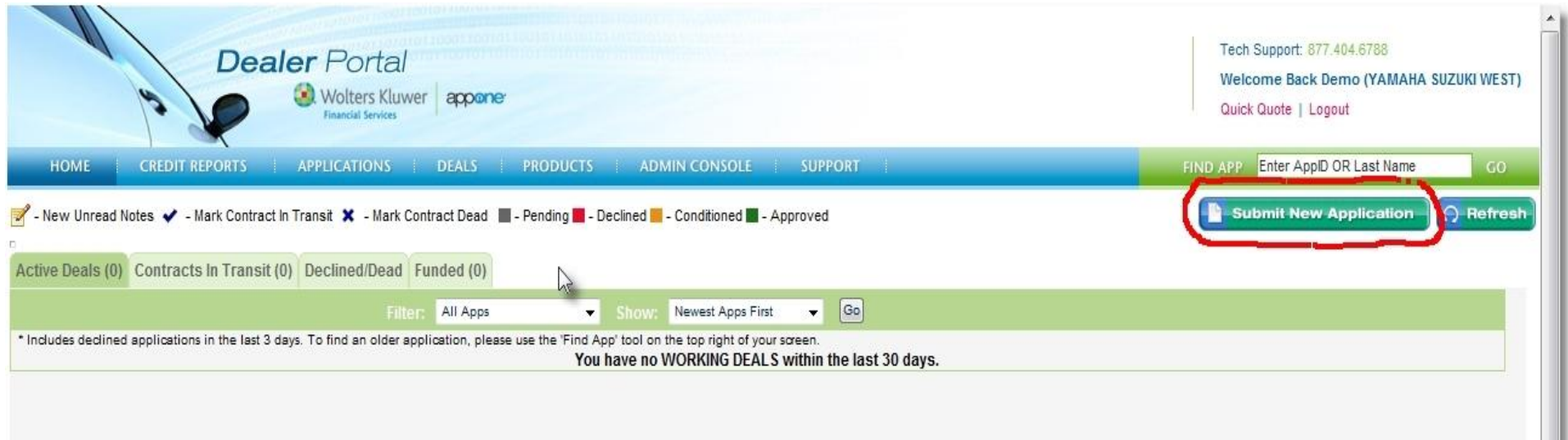
A.5.5 Application Quick Search

You also have the ability to perform a “quick search” for an application by utilizing the **Find App** section of the home page as outlined below. You can either enter an AppOne ApplicationID or enter the Last Name of the customer to perform a quick search to find the specific application you are looking for.

The screenshot displays the Dealer Portal interface. At the top, there is a navigation bar with the following menu items: HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. To the right of the navigation bar, there is a search bar labeled "FIND APP" with the placeholder text "Enter AppID OR Last Name" and a "GO" button. This search bar is circled in red. Below the navigation bar, there is a status bar with various icons and text: a notepad icon for "New Unread Notes", a checkmark for "Mark Contract In Transit", an X for "Mark Contract Dead", a grey square for "Pending", a red square for "Declined", an orange square for "Conditioned", and a green square for "Approved". To the right of the status bar, there are two buttons: "Submit New Application" and "Refresh". Below the status bar, there are four tabs: "Active Deals (0)", "Contracts In Transit (0)", "Declined/Dead", and "Funded (0)". Below the tabs, there is a filter and show section with a "Filter:" dropdown set to "All Apps", a "Show:" dropdown set to "Newest Apps First", and a "Go" button. Below this section, there is a message: "* Includes declined applications in the last 3 days. To find an older application, please use the 'Find App' tool on the top right of your screen." and "You have no WORKING DEALS within the last 30 days."

A.5.6 New Application Submission

To submit a new credit application to 1 or more lenders, simply click on the **Submit New Application** button as outlined below.



The screenshot displays the Dealer Portal interface. At the top, there is a navigation bar with links for HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. On the right side of the navigation bar, there is a search box labeled 'FIND APP' with the placeholder text 'Enter AppID OR Last Name' and a 'GO' button. Below the navigation bar, there is a status bar with various icons and text: a notepad icon for 'New Unread Notes', a checkmark for '- Mark Contract In Transit', an 'X' for '- Mark Contract Dead', a grey square for '- Pending', a red square for '- Declined', an orange square for '- Conditioned', and a green square for '- Approved'. A red circle highlights the 'Submit New Application' button, which is a green button with a document icon. To its right is a 'Refresh' button with a circular arrow icon. Below the status bar, there are tabs for 'Active Deals (0)', 'Contracts In Transit (0)', 'Declined/Dead', and 'Funded (0)'. A filter and show section includes a 'Filter:' dropdown set to 'All Apps', a 'Show:' dropdown set to 'Newest Apps First', and a 'Go' button. A message at the bottom of the section reads: '* Includes declined applications in the last 3 days. To find an older application, please use the 'Find App' tool on the top right of your screen. You have no WORKING DEALS within the last 30 days.'

A.5.7 Refresh Screen

To refresh the data on the screen to retrieve the latest status and other related information, simply click on the **Refresh** button on the home page.

B. Admin Console & System Defaults

B.1 System Defaults

If you are a first time user of the system, we recommend that you setup your System Defaults which include your default fees and taxes. To setup your System Defaults, click on the **Admin Console** tab and subsequently click on **System Defaults**. This will take you to a screen that will enable you to set your default tax rates and fees. The fees that are displayed are specific to your state. If you have a specific fee that doesn't appear in the list, please contact Dealer Support via email at support@appone.net to request addition of any missing fees.



Tech Support: 877.404.6788
Welcome Back Demo (YAMAHA SU)
[Quick Quote](#) | [Logout](#)

HOME | CREDIT REPORTS | APPLICATIONS | DEALS | PRODUCTS | ADMIN CONSOLE | SUPPORT | FIND APP

[My Lenders](#) | [System Defaults](#) | [Dealership Info](#) | [Manage Users](#) | [My Info](#)

System Defaults

Taxes

State Sales Tax Rate: City Sales Tax Rate: County Sales Tax Rate:

Fees

Code	Name	Rate	Amount	Taxable	Modified
doc	Documentation Fee	-	<input type="text" value="95"/>	<input type="checkbox"/>	-
inspection	Inspection Fee	-	<input type="text" value="15"/>	<input type="checkbox"/>	-
license	License Fee	-	<input type="text" value="18.5"/>	<input type="checkbox"/>	-
registration	Registration Fee	-	<input type="text" value="22.5"/>	<input type="checkbox"/>	-
title	Title Fee	-	<input type="text" value="19.25"/>	<input type="checkbox"/>	-
vit	Vehicle Inventory Tax	<input type="text" value="0"/>	-	<input type="checkbox"/>	-

B.2 Lender List

To view a list of lenders and associated programs available to you on the system, click on the **My Lenders** link under the Admin Console tab. This will bring up a list of lender programs that have been enabled for your dealership. You will also have the ability to access program guidelines, rate sheets and other related documents that have been made available by the specific lender by clicking on **Links** for a specific lender program.

[▶ My Lenders](#) |
 [System Defaults](#) |
 [Dealership Info](#) |
 [Manage Users](#) |
 [My Info](#)

My Lenders

LenderID	LenderCode	ProgramID	ProgramCode	Lender Name	Program Name	LienHolder Address	LienHolder Code	Links
41	MBF	80	MBF	MB Financial Bank	MBF Motorcycle Indirect	6111 North River Road Rosemont, IL, 60018	-	Links

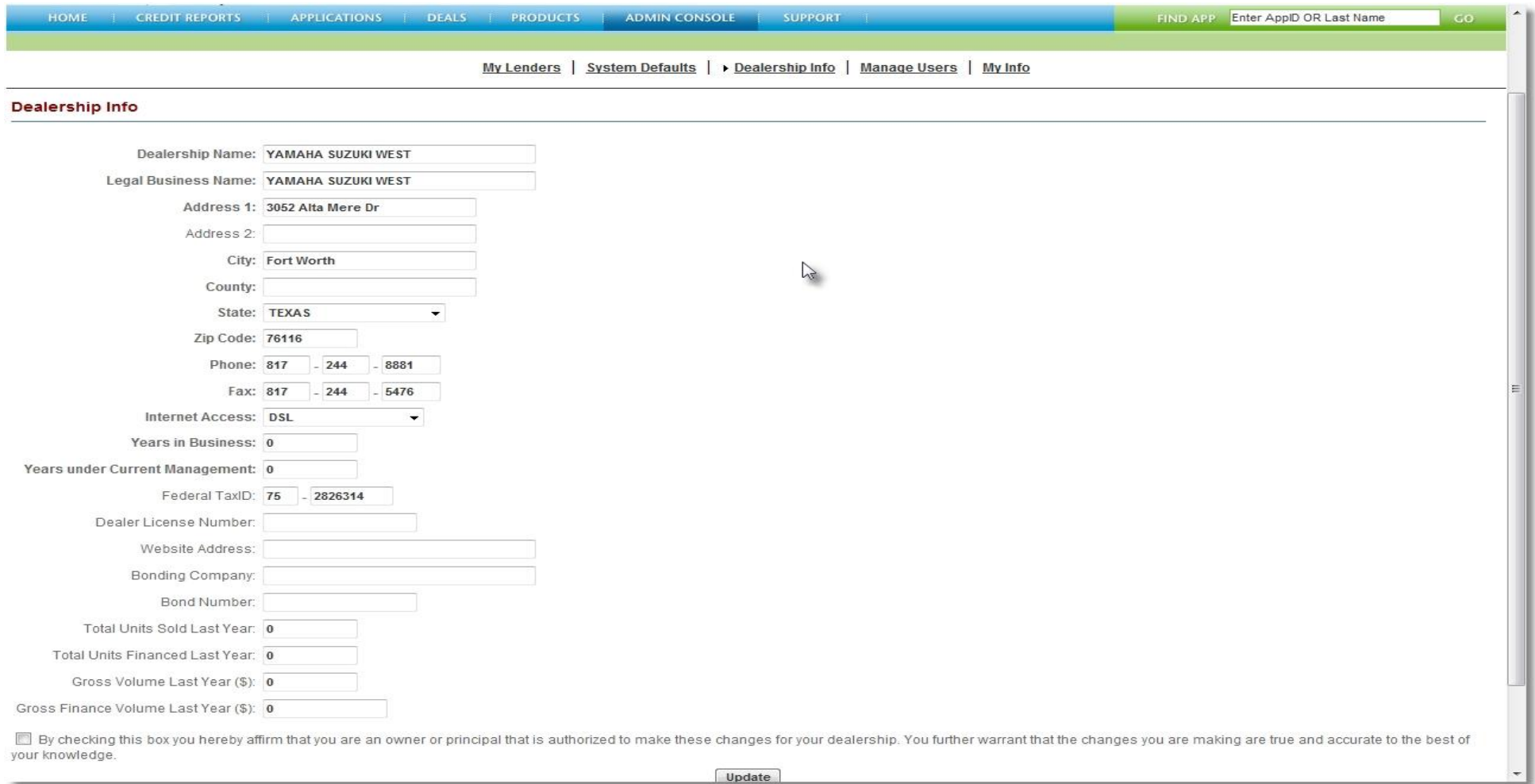
MB Financial Bank Links

ID	Title	ModifyDate
109	Harley Rate Sheet	3/25/2010 10:22:41 AM
110	Indian Rate Sheet	3/25/2010 10:22:41 AM
111	Husaberg Rate Sheet	3/25/2010 10:22:41 AM
112	KTM Rate Sheet	3/25/2010 10:22:41 AM
113	Metric Bike Rate Sheet	3/25/2010 10:22:41 AM
114	European Rate Sheet	3/25/2010 10:22:41 AM

B.3 Update Dealership Information

If you need to update your dealership information including dealership name, address and phone numbers, click on the **Dealership Info** link under the Admin Console tab. This will bring up a screen containing all the dealership information on file with us and will enable you to change any information as appropriate.

Please Note: Only users with administrative privileges have the ability to change dealership information.



The screenshot shows a web application interface with a blue navigation bar at the top containing links for HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. A search bar on the right of the navigation bar is labeled 'FIND APP' and contains the text 'Enter AppID OR Last Name' with a 'GO' button. Below the navigation bar is a breadcrumb trail: 'My Lenders | System Defaults | Dealership Info | Manage Users | My Info'. The main content area is titled 'Dealership Info' and contains a form with the following fields:

- Dealership Name: YAMAHA SUZUKI WEST
- Legal Business Name: YAMAHA SUZUKI WEST
- Address 1: 3052 Alta Mere Dr
- Address 2: (empty)
- City: Fort Worth
- County: (empty)
- State: TEXAS (dropdown menu)
- Zip Code: 76116
- Phone: 817 - 244 - 8881
- Fax: 817 - 244 - 5476
- Internet Access: DSL (dropdown menu)
- Years in Business: 0
- Years under Current Management: 0
- Federal TaxID: 75 - 2826314
- Dealer License Number: (empty)
- Website Address: (empty)
- Bonding Company: (empty)
- Bond Number: (empty)
- Total Units Sold Last Year: 0
- Total Units Financed Last Year: 0
- Gross Volume Last Year (\$): 0
- Gross Finance Volume Last Year (\$): 0

At the bottom of the form, there is a checkbox and the following text: "By checking this box you hereby affirm that you are an owner or principal that is authorized to make these changes for your dealership. You further warrant that the changes you are making are true and accurate to the best of your knowledge." Below this text is an 'Update' button.

B.4 Adding Additional Users

If you need to add additional users for your dealership, click on the **Manage Users** link under the Admin Console tab. This will bring up a list of all the users setup for your dealership.

Please Note: Only users with administrative privileges have the ability to add/edit dealership users.



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Tech Support: 877.404.6788
Welcome Back Demo (YAMAHA SUZUKI WEST)
Quick Quote | Logout

HOME | CREDIT REPORTS | APPLICATIONS | DEALS | PRODUCTS | ADMIN CONSOLE | SUPPORT

FIND APP GO

[My Lenders](#) | [System Defaults](#) | [Dealership Info](#) | **Manage Users** | [My Info](#)

Manage Users

Delete	Username	Name	Title	Email	Mobile	Status	Last Login
<input type="radio"/>	demouser	Demo User	F&I	fcarballo@appone.net	--	active	4/29/2010 2:18 PM
<input type="radio"/>	JamesBower2	James Bower	-	-	-	active	1/1/1900 12:00 AM

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From this screen you have the following options:

- Add a new user by clicking on the **Add User** button.
- Edit an existing user, which includes resetting the user's password etc. by clicking on the username for that user.

If you click on the Add User button, you will be taken to a screen where you can input all the details for the new user. Fields in **bold** are required fields and must be entered. To automatically generate a new password, simply click on the **AutoGenerate** button. If you want the system to also automatically generate a new username, check the box to the right of the username field before you click on the AutoGenerate button. You must also check the box to indicate your consent with the disclosure statement at the bottom of the screen.

Add/Edit User

First Name:

Last Name:

Title:

Email Address:

UserName:

Password: (Must be a minimum of 8 characters and have at least 1 lowercase alphabet, 1 uppercase alphabet and 1 number.)

Re-Type Password:

Security Question:

Security Answer:

Status:

Driver's License Number:

Driver's License State:

Date of Birth: / /

SSN: - -

Mobile Phone Number: - -

Home Phone Number: - -

Street #:

Street Address:

City:

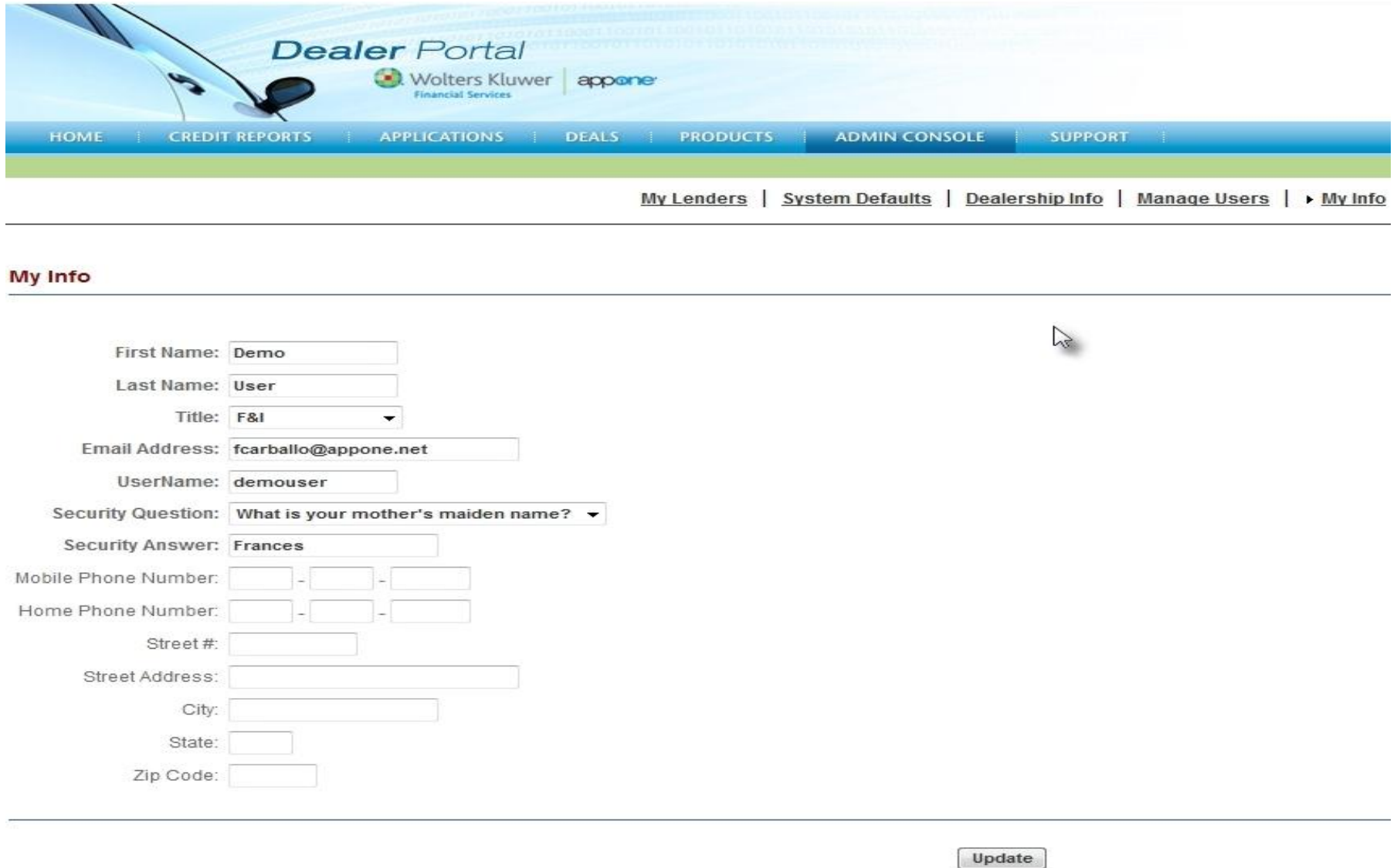
State:

Zip Code:

You hereby affirm and warrant that you are an authorized user of your dealership who is approved by management to make changes to the dealership's account and further affirm and warrant that the user named above is an employee of your dealership who is authorized to use this system.

B.5 Modifying Your Information

If you need to modify your user information, click on the **My Info** link under the Admin Console tab. This will bring up a screen containing all the user information on file with us and will enable you to change any information as appropriate.



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HOME | CREDIT REPORTS | APPLICATIONS | DEALS | PRODUCTS | ADMIN CONSOLE | SUPPORT

[My Lenders](#) | [System Defaults](#) | [Dealership Info](#) | [Manage Users](#) | [My Info](#)

My Info

First Name:

Last Name:

Title:

Email Address:

UserName:

Security Question:

Security Answer:

Mobile Phone Number: - -

Home Phone Number: - -

Street #:

Street Address:

City:

State:

Zip Code:

C. Retrieving Credit Reports

C.1 CREDCO Signup Procedures

AppOne has formed a strategic alliance with First Advantage CREDCO to enable your dealership to access credit reports from all three national credit reporting agencies (Equifax®, Experian® & TransUnion®) from within the AppOne Dealer Portal. To utilize this functionality, your dealership must sign up for an account directly with CREDCO. Once your account has been established, your account information must be provided to us to enable this functionality for your dealership. You may request your CREDCO sales representative to directly provide this information to us. To sign up for an account with CREDCO, simply click on the **Credit Reports** tab and click on the **Signup** button.



[Click Here to Signup For a CREDCO Account](#)

Dear Valued Dealer,

We are pleased to announce a new partnership with First Advantage CREDCO designed to make your business flow even easier. With First Advantage CREDCO, you will have single-source access to one, two or all three national credit bureaus (Equifax®, Experian® and TransUnion) directly through the AppOne system, **thus eliminating the need for duplicate data entry.**

In addition to easy-to-read credit reports, which are delivered in seconds, First Advantage CREDCO provides FICO credit scores, and Fraud Alert and ID Verification solutions which assist in protecting your dealership. You will continue to receive the OFAC screening from AppOne free of charge.

AppOne is working to improve your ability to do financing while saving you money. With the AppOne system there's no monthly credit report minimums and there's no additional charge from AppOne for this seamless integrated solution. First Advantage CREDCO will bill you directly for the credit reports you pull through the AppOne system.

So don't wait! Signup for a FREE CREDCO Account today and you will be able to start pulling credit reports on the AppOne system.

Note:

If you already have an existing account with CREDCO and would like to enable this account for use on the AppOne System, please go ahead and click on the button below and fill out all your information and submit it to CREDCO, but do not download and fill out the CREDCO Agreement Package. Upon receipt of your information, CREDCO will verify if you are an existing dealer and will contact you to further assist you with your request.

[Click Here to Signup For a CREDCO Account](#)

C.2 Retrieving Credit Reports

Once you have established an account with CREDCO and have it enabled with us, you will be able to access the credit report functionality from within the AppOne system. Click on the **Credit Reports** tab and then click on the **Pull New Credit Report** sub-tab. This will bring up a screen that will enable you to input the basic customer information needed to retrieve a credit report. You can also retrieve credit applications for joint and co-signer applicants by selecting the appropriate **Customer Type**. When you input the zip code, the system will automatically pre-fill the city, state and county as well as select the preferred bureau configured for that region. You may however change the bureau selection to another bureau if you want to retrieve a specific bureau report.

Dealer Portal
Wolters Kluwer Financial Services | appone

Tech Support: 877.404.6788
Welcome Back Param (DEMO BOA DEALER SA

HOME | CREDIT REPORTS | APPLICATIONS | DEALS | PRODUCTS | ADMIN CONSOLE | SUPPORT

Active Customers | Pull New Credit Report

Customer Type: **Personal - Individual**
Personal - Joint
Personal - Co-Signer

Primary Applicant

FName: Sylvia MName: M LName: Testco
SSN: 000-86-0638
DOB: 12/17/1977
Street: 3612 Alimny Place
Zip Code/City: 91214- La Crescenta
County/State: Los Angeles CA

Joint Applicant

FName: _____
SSN: _____
DOB: _____
Street: _____
Zip Code/City: _____
County/State: _____

Equifax TransUnion Experian

You hereby certify that you have received consent from the customer(s) named above authorizing you to retrieve a credit report for the purposes of securing financing for the purchase of one or more vehicles or goods from your dealership.

Pull Report **Print Credit Application** **Cancel**

Preview Window: Demo BOA Dealer Sales - 27254
APPLICANT INFORMATION | JOINT APPLICANT INFORMATION
PERSONAL INFORMATION | PERSONAL INFORMATION
CURRENT EMPLOYMENT | CURRENT EMPLOYMENT
PREVIOUS EMPLOYERS FULL ADDRESS | PREVIOUS EMPLOYERS FULL ADDRESS
CREDIT BUREAU SELECTION | CREDIT BUREAU SELECTION
AGREEMENT TO PROVIDE INFORMATION TO CREDIT BUREAU

Once you have input all the required information, you have the ability to print a pre-filled credit application by clicking on the **Print Credit Application** button. It is recommended that you always obtain a signed credit application by your customers prior to retrieving credit reports to ensure compliance with state and federal laws and regulations.

Please Note: You will need Adobe Acrobat Reader (version 7.0 or higher) installed on your computer to print credit applications and other documents from the AppOne System. Please check the **System Requirements** section of this document for additional information.

Subsequently, you can retrieve the credit report by clicking on the **Pull Report** button. You must check the box to indicate your consent with the disclosure statement regarding having received signed consent from the customer(s). If the system was able to successfully retrieve the requested credit report, you will then be taken to a screen where you can view the credit report.

Wolters Kluwer | **AppOne**
Financial Services

Quick Quote | Logout

APPLICATIONS | DEALS | PRODUCTS | ADMIN CONSOLE | SUPPORT | FIND CUSTOMER | Enter Last Name or Last 4 SSN | GO

Complete Application | Print Credit Report | **Print Adverse Action** | Back to Customer List

SYLVIA M TESTCO - EXPERIAN

SYLVIA M TESTCO
3612 ALDENOY PLACE
LA CRESCENTA, CA 91214

Installment	0	\$0	\$0	-	-	-	-	-	-	-
Revolving	0	\$0	\$0	-	-	-	-	-	-	-
Other	0	\$0	\$0	-	-	-	-	-	-	-
Total	2	\$169,904	\$1,748	2	-	-	-	-	-	-

Dear Applicant:

Thank you for applying to us for automobile financing. After carefully reviewing your application, we are sorry to advise you that we cannot grant you the credit sales credit to you at this time. If you would like a statement of specific reasons why your application was denied, please contact us at the address shown below within 60 days of the date of this letter. We will provide you with the statement of reasons within 30 days after receiving your request.

Demo BOA Dealer Sales
123 Some Dealership Street
Dealership City, FL 00000

If we obtained information from a consumer reporting agency as part of our consideration of your application, its name, address, and [toll free] telephone number is shown below. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. [You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency.] You have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. You can find out about the information contained in your file (if one was used) by contacting:

<input type="checkbox"/> Equifax Information Services P.O. Box 740241 Atlanta, GA 30374 1-800-485-1111	<input type="checkbox"/> Trans Union P.O. Box 14012 Fullerton, CA 92824 1-800-910-8800	<input checked="" type="checkbox"/> Experian P.O. Box 2002 Allen, TX 75013 1-888-397-3742
---	---	--

Sincerely,
Demo BOA Dealer Sales

Only Applicant/Co-applicant information included in the Summary.

BUREAU SCORE INFORMATION

XPEN FICO-II (APP)= 741 Factor: 17, 03, 16, 14

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

From this screen you will have the ability to print the credit report by clicking on the **Print Credit** Report button, as well as print an Adverse Action Notice by clicking on the **Print Adverse Action** button. We recommend that you print an adverse action notice if you elect not to submit this customer to any lenders. Additionally, you will have the ability to complete a credit application for submission to one or more lenders by clicking on the **Complete Application** button.

C.3 Customer Listing

The **Active Customers** section under the **Credit Reports** tab contains a listing of all the customers for your dealership on whom you have either pulled a credit report OR have submitted a credit application to one or more lenders.

Active Customers [Pull New Credit Report](#)

[Select All](#) [Un-Select All](#) [Print Adverse Action](#) [Print Blank Adverse Action](#)

ID	Name	EFX	TUC	EXP	OFAC	App Status	Last Modified
<input type="checkbox"/> 272824	SYLVIA TESTCO	NA	NA	741	CLEAR	incomplete	paramboa on 4/30/2010 12:09 AM
<input type="checkbox"/> 272617	DAVE MIYTCHELL	NA	NA	NA	CLEAR	253852	demoboaf on 4/13/2010 11:46 AM
<input type="checkbox"/> 272816	DAVE MITCHELL	NA	NA	NA	CLEAR	253851	demoboaf on 4/12/2010 11:05 AM
<input type="checkbox"/> 272815	SDG JJHDFHB	NA	NA	NA	CLEAR	253850	demoboaf on 4/12/2010 8:31 AM
<input type="checkbox"/> 272814	DAVE MITCHELL	NA	NA	NA	CLEAR	253849	demoboaf on 4/8/2010 2:54 PM
<input type="checkbox"/> 272595	DIANE TESTCO	708	730	NA	CLEAR	253826	demoboaf on 4/5/2010 2:20 PM
<input type="checkbox"/> 272591	HARVEY HOMELOAN / HANNA HOMELOAN	NA / NA	NA / NA	NA / NA	CLEAR / CLEAR	incomplete	dauidboa on 4/21/2010 12:17 PM
<input type="checkbox"/> 272591	HARVEY HOMELOAN / HANNA HOMELOAN	NA / NA	NA / NA	NA / NA	CLEAR / CLEAR	incomplete	dauidboa on 4/21/2010 12:17 PM
<input type="checkbox"/> 272590	MARY MORTGAGE	701	670	NA	CLEAR	incomplete	demoboaf on 4/5/2010 2:08 PM

[Select All](#) [Un-Select All](#) [Print Adverse Action](#) [Print Blank Adverse Action](#)

Please Note:

- To print an adverse action notice, select a customer by checking the box for that customer and then click on the **Print Adverse Action** button.
- If you want to print adverse action notices for all the customers above, click on the **Select All** button and then click on the **Print Adverse Action** button.
- To print a blank adverse action notice, please click on the **Print Blank Adverse Action** button.

From this screen you have the ability to perform the following functions:

- Retrieve a credit report for a bureau that has not yet been pulled for a specific customer. Simply click on the **“NA”** below the specific bureau you want the system to pull.
- Complete a credit application for submission to one or more lenders by clicking on **“incomplete”** below the **App Status** for the specific customer.
- View the application status for a specific customer for whom a credit application has already been completed and submitted to one or more lenders by clicking on the application-id below the **App Status** column.
- Print an Adverse Action Notice for one or more customers, by checking the box for one or more customers and then click on the **Print Adverse Action** button.
- Print a Blank Adverse Action Notice by clicking on the **Print Blank Adverse Action** button.

D. Submitting Applications

D.1 New App Submission – Applicant Info

To submit a new credit application to one or more lenders, click on the **Submit New Application** button from your home page as outlined below.

The screenshot shows the Dealer Portal home page. The header includes the Dealer Portal logo, Wolters Kluwer Financial Services, and AppOne. The navigation menu includes HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. On the right, there is a search bar for 'FIND APP' with a 'GO' button and a 'Submit New Application' button circled in red. Below the navigation, there are status indicators for 'New Unread Notes', 'Mark Contract In Transit', 'Mark Contract Dead', 'Pending', 'Declined', 'Conditioned', and 'Approved'. A filter section shows 'Filter: All Apps' and 'Show: Newest Apps First'. A message states: '* Includes declined applications in the last 3 days. To find an older application, please use the 'Find App' tool on the top right of your screen. You have no WORKING DEALS within the last 30 days.'

Alternatively, if you are on the **Applications** tab of the portal, you can click on the **Submit New Application** button from there as well as outlined below.

The screenshot shows the Dealer Portal Applications tab. The header includes the Dealer Portal logo, Wolters Kluwer Financial Services, and AppOne. The navigation menu includes HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. On the right, there is a search bar for 'FIND APP' with a 'GO' button and a 'Submit New Application' button circled in red. Below the navigation, there are status indicators for 'Pending', 'Declined', 'Conditioned', and 'Approved'. A filter section shows 'Incomplete (1)', 'Pending (5)', 'Approved/Conditioned (3)', 'Declined (0)', and 'Dead (0)'. A table lists applications with columns for '#', 'Name', 'Collateral', 'Amount', 'Submit', and 'Last Modified By'. The first application is # 253847, HARVEY M HOMELOAN, 2011 RV MAKE RV MODEL, \$18,022.00, INCOMPLETE, and Last Modified By davidboa on 4/21/2010 12:17 PM.

#	Name	Collateral	Amount	Submit	Last Modified By
253847	HARVEY M HOMELOAN HANNA B HOMELOAN	2011 RV MAKE RV MODEL	\$18,022.00	<u>INCOMPLETE</u>	davidboa 4/21/2010 12:17 PM

Once you click on the Submit New Application button, you will be taken to a new screen where you can input information on the applicant(s) on the credit application.

You will have the ability to enter Individual, Joint, Co-Signer and Business w/ Guarantor applications by selecting the appropriate **Application Type** on the screen.

Fields in **bold** are mandatory fields and are required inputs.

If an applicant has resided at their current address for less than 2 years, you will be required to input their previous address information.

If an applicant has worked at their current job for less than 2 years, you will be required to input their previous employment information.

You can enter a second job for an applicant. However, that applicant must have worked at that second job a minimum of 1 year for any lenders to consider it as a valid source of additional income.

Application Type: **Personal - Individual**
Personal - Joint
Personal - Co-Signer
Business w/ Guarantor

Proceed To Next Step >>

Primary Applicant - Personal Information

FName: John **MI:** M **LName:** Doe **Suffix:** SR

SSN: 000 - 00 - 0000

DOB: 11 / 17 / 1977

Home Phone: 827 - 827 - 2872

Cell Phone: 872 - 382 - 8272

DL No: 98728927827 **TX** (leave blank if no drivers license OR non-US drivers license)

Email: john@doe.com

Current Residence Information (NO PO BOXES ALLOWED)

Address #: 123 **Street:** Some Street **Apt #:** 101A

Zip/City/State: 77479 Sugar Land TX

County: Fort Bend

How Long? 1 years 1 months

Status: rent

Rent/Mortgage Pmt: \$899

Landlord/Mortgage Co: ABC Apts

Landlord/Mortgage Phone: 800 - 928 - 9289

Previous Residence Information (If less than 2 years at current residence)

Address Line 1: 123 Previous Street

Address Line 2: Apt 202B

Zip/City/State: 77479 Sugar Land TX

County: Fort Bend

How Long? 1 years 8 months

Current Employment Information

Status: employed

Occupation: Store Manager

Employer Name: Walmart Corp

Address: 123 Walmart Way

Zip/City/State: 77479 Sugar Land TX

Occupation:
Employer Name:
Address:
Zip/City/State:

Gross Monthly Salary: / month
Work Phone: - -
How Long? years months

Click Here To Enter a Second Job

Occupation:
Employer Name:
Address:
Zip/City/State:

Gross Monthly Salary: / month
Work Phone: - -
How Long? years months

Previous Employment Information (If less than 2 years at current job)

Status:
Occupation:
Employer Name:
Address:
Zip/City/State:

Gross Monthly Salary: / month
Work Phone: - -
How Long? years months

Other Income Information

Gross Monthly Other Income: / month
* Other Income Source:

Bank Reference Information (Optional)

Bank Name:
Account Type: checking savings

[Proceed To Next Step >>](#)

D.2 New App Submission – Collateral/Deal Structure Info

Once you have entered all the applicable Applicant Information on the Applicant screen, click on the **Proceed to Next Step** button to proceed to the next screen where you will be prompted to enter the Collateral & Deal Structure Information.

The collateral information field options presented will be based on the collateral types enabled for your dealership. If a specific collateral type option doesn't show up, please contact Dealer Support via email at support@appone.net to request the specific collateral type be enabled for your dealership.

Fields in **bold** are required fields and must be input to proceed.

The serial number of the collateral is an optional field at the point of application submission. You will have an opportunity to input the serial number at the time of contracting once the application has been approved.

You may enter any optional equipment/options on the collateral that will affect the value/cost of the collateral. This is an important step as it impacts the overall LTV calculations utilized by lenders to determine the approved/advanced amount on the deal.

If you input a dollar amount value for either the **trade-in allowance** or **trade-in payoff** fields, then you will be prompted to input the details of the collateral being traded in. Additionally, if a trade-in payoff is specified, you must enter the name of the current lien holder on the trade-in to whom the payoff is being made.

The system will automatically calculate the value of the **Taxes & Fees** field based on the **system defaults** setup for your dealership. If you want to override this value OR don't have system defaults setup as yet, click on the checkbox to the right of this field to manually input an amount. Be sure to include all applicable taxes and fees including documentary, doc stamp and other licensing/registration fees.

The final **Requested Amount** submitted to the lender should not include any back-end/ancillary products such as Vehicle Service Contract, GAP etc. The lender will issue an approval callback based on the requested **Line 3 amount** and you will be able to tack on back-end /ancillary products over and above this amount up to a maximum set by the lender.

Applicant Collateral / Trade-In / Deal Structure

AirPlane Marine RecreationalVehicle HorseTrailer

Boat Information

	Boat	First Motor	Second Motor	Trailer
Type:	New	New	New	New
Year:	2010	2010	2010	2010
Make:	SUN TRACKER	MERCURY	MERCURY	TRAILSTAR
Model:	PARTY BARGE 24	OPTIMAX	OPTIMAX PROSX	SINGLE AXLE
Misc:	25	200 HP OUTBOARD Fuel: GAS	200 HP OUTBOARD Fuel: GAS	1 Axles
Serial:	BUJ04837K809	1B750874	1B7901944	4TM13RJ11AB001153
Invoice/Dealer Cost:	\$21,413.00	\$2,999.00	\$3,899.00	\$1,999.00
Selling Price:	\$24,899.00	\$4,400.00	\$5,199.00	\$2,750.00
		(Add applicable Rigging Fees here)		(Add applicable Freight Fees here)

Boat Accessories

Option Name	Cost Price	Selling Price	
<input type="text"/>	\$0.00	\$0.00	<input type="button" value="Add Option"/>
<input type="checkbox"/> ENCLOSER	\$1,795.00	\$3,299.00	
<input type="checkbox"/> TROLLING MOTOR	\$699.00	\$1,000.00	
<input type="checkbox"/> FISH FINDER	\$125.00	\$295.00	
<input type="button" value="Remove Option"/>			

Deal Structure

Selling Price:

Cash Down:

Trade-In Allowance:

All Applicable Taxes & Fees: override

Trade-In Payoff:

Rebate:

Term: months

Requested Amount: \$33,524.00 (102%)

IMPORTANT:

- The requested amount MUST include ALL Applicable taxes and fees.
- DO NOT include any insurance or ancillary products such as Warranty & GAP in the requested amount. You may be able to add ancillary products such as Warranty & GAP after the application has been approved.

Trade-In #1

Trade-In #2 (Optional)

Year: ▼

Make:

Model:

Serial:

Description:

Lien Holder:

Lien Holder Phone:

Lien Holder Account #:

Year:

Make:

Model:

Serial:

Description:

Lien Holder:

Lien Holder Phone:

Lien Holder Account #:

Customer Consent: By submitting this application, you hereby certify that the applicant(s) have given consent to allow any financial institution to whom this application will be submitted to obtain credit reports for the applicants from various Credit Reporting Agencies, and to share all the information contained in this application with other financial institutions, partners and affiliates. Additionally, the applicant(s) have given consent to receive certain disclosures and documents electronically from these financial institutions at the email address specified in this application. You (the dealer) also certify that all legally required disclosures have been read to all applicants.

Dealer Consent: By submitting this application, you hereby certify that all legally required disclosures have been read to all applicants including the following additional source of income disclaimer: **Alimony, child support, or separate maintenance incomes do not have to be revealed unless the applicant wishes to have such sources considered as a basis for repayment of the requested credit amount.**

Credit Application: Federal/State regulations and your dealer agreement with us, require you to have a credit application signed by the applicant(s) with the required authorizations and disclosures mentioned above. Please click on the **Print Credit Application** button prior to submitting this application.

Once you have completed input of all the required fields, you can click on the **Print Credit Application** button to print a fully populated credit application for signature by the applicant(s). We recommend that you always collect a signed credit application from your customers prior to submitting the application to a lender.

Please Note: You will need Adobe Acrobat Reader (version 7.0 or higher) installed on your computer to print credit applications and other documents from the AppOne System. Please check the **System Requirements** section of this document for additional information.

Deal Structure

Selling Price: (Re)calculate

Cash Down:

Trade-In Allowance:

All Applicable Taxes & Fees: override

Trade-In Payoff: Rebate:

Term: months

Requested Amount: \$33,524.00 (102%)

IMPORTANT:

- The requested amount MUST include ALL Applicable taxes and fees.
- DO NOT include any insurance or ancillary products such as Warranty & GAP

Trade-In #1

Year:

Make:

Model:

Serial:

Description:

Lien Holder:

Lien Holder Phone:

Lien Holder Account #:

APPLICANT INFORMATION		JOINT APPLICANT INFORMATION	
NAME	DOB	NAME	DOB
ADDRESS	CITY	ADDRESS	CITY
STATE	ZIP	STATE	ZIP
PHONE	EMAIL	PHONE	EMAIL
EMPLOYER	EMPLOYER	EMPLOYER	EMPLOYER
INCOME	INCOME	INCOME	INCOME
ASSETS	ASSETS	ASSETS	ASSETS
LIABILITIES	LIABILITIES	LIABILITIES	LIABILITIES
CREDIT HISTORY	CREDIT HISTORY	CREDIT HISTORY	CREDIT HISTORY
OTHER INFORMATION	OTHER INFORMATION	OTHER INFORMATION	OTHER INFORMATION

TRADE-IN #1: TRITON 21FS TUJ048 2003 TR BANK OF AMERICA 800-892-982768

such as Warranty & GAP after the application has been approved.

Customer Consent: By submitting this application, you hereby certify that the various Credit Reporting Agencies, and to share all the information contained in this application and documents electronically from these financial institutions at the email address provided below.

Dealer Consent: By submitting this application, you hereby certify that all separate maintenance incomes do not have to be revealed unless the applicant provides a written statement to the contrary.

Credit Application: Federal/State regulations and your dealer agreement with us, require you to have a credit application signed by the applicant(s) with the required authorizations and disclosures mentioned above. Please click on the **Print Credit Application** button prior to submitting this application.

Go Back Select Lenders Print Credit Application

D.3 New App Submission – Lender Selection

Once you have input all the collateral and deal structure information required for the application and printed a credit application, click on the **Select Lenders** button to proceed to the next screen where a list of all the lender programs available to your dealership will be displayed.

This screen will also display a list of program guideline parameters for each lender program and indicate whether this specific application meets those guideline parameters for the specific lender program by indicating a **blue check mark** or a **red cross**. If a **yellow question mark** is displayed, this means that not enough data was available on the credit application to evaluate the specific program guideline parameter.

To submit an application to one or more lender programs, select the specific lender program and then click on the **Submit to Lenders** button. You can also enter any comments that you want to send to the lender with the credit application in the field labeled **Notes to Lender**.

If the credit application does not meet the guidelines of a specific lender program and that lender has disabled the ability for you to override and submit the application anyway, then you will not be able to select that lender program for app submission. If however, the lender has enabled the ability for you to override and submit the application anyways, then you will be able to select that lender program for app submission. We however recommend that you exercise caution when doing this as it may impact your look-to-bookratios with your lender.

If you elect not to submit the application to any lenders, we recommend you print an adverse action notice by clicking on the **Print Adverse Action** button and giving it to the customer if you haven't already done so.

If you want to edit the application information prior to submission to a lender, click on the **Edit Application** button.

Lender Program Selection

App #: 253862 Buyer: JANET L. HORSETRAILER Collateral: 2010 SHADOW 3 H SLANT LOAD XC726372627 Amt: \$15,866.00
 App Status: Incomplete Co-Buyer: - Collateral Value: \$15,449.00 Term: 60 mths

✓ - Program Guidelines Met ✗ - Program Guidelines Not Met ? - Program Guidelines Not Evaluated/Skipped n/a - Program Guidelines Not Applicable

[Print Adverse Action](#) [Edit Application](#) [Submit to Lenders](#)

Integrated Lenders

	BOA Horse Trailer Indirect	BOA Horse Trailer Consignment
Collateral Age	✓	✓
Notes	-	-
SELECT LENDER	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Notes to Lender:

[Print Adverse Action](#) [Edit Application](#) [Submit to Lenders](#)

Instructions:

- This page shows you a list of all the lenders available to your dealership along with program eligibility information.
- If one or more guidelines are not met for a specific lender, you will be unable to submit the application to that lender and we recommend that you print an adverse action notice and give it to the customer to be compliant with FCRA/FACT guidelines.
- If all the guidelines are met for a specific lender, then will be able to submit the application to that lender by checking the "SELECT LENDER" option and clicking on the "SUBMIT TO LENDERS" button.
- Please note that you are only permitted to select up to a maximum of 3 lenders at a time for application submission.
- You will only be allowed to edit any information contained in this application if it has not been submitted to any lenders as yet OR all the lenders it has been submitted to have declined the application. If you need to edit any information in any other scenario, please click on the "CLONE APPLICATION" button which will make a new copy of this application.

D.4 New App Submission – Transmission Status

Once you click on the **Submit Lenders** button, you will be re-directed to a screen that will display a list of all the lender programs that the credit application has been submitted to along with the associated transmission status and callback information. You can click on the **Refresh** button to update the information on this page.

The Transmission Status can have the following possible values:

- **QUEUED** – this means that the application has been queued for submission to the lender’s system.
- **COMPLETED** – this means that the application was successfully transmitted to the lender’s system.
- **RETRY** – this means that the application tried to submit the application to the lender’s system and was unable to do so and the system is queued to automatically retry in a few minutes.
- **FAILED** – this means that the application failed to submit to the lender’s system. If this occurs, we recommend that you contact the specific lender to determine if they are having any system issues and/or wait a little while and re-submit the application to that lender by clicking on the **Submit to Lenders** button.

Refresh Page

Review Application
Print Credit App
Print Adverse Action
Submit to Lenders
Clone Application

App #:	253856	Buyer:	JOHN M. DOE	Collateral:	2010 YAMAHA FJR1300A 12345678901234567	Amt:	\$16,127.97
App Status:	Pending	Co-Buyer:	-	Collateral Value:	\$13,050.00	Term/Rate:	60 mths @ 8.25%

SELECT CALLBACK:	-
Lender:	MBF Motorcycle Indirect ✓
Transmission Status:	QUEUED
Lender AppID:	-
Analyst Name:	-
Analyst Phone:	--
Decision:	PENDING VIEW FUNDING INFO
Buy Rate:	0.00%
Max Rate:	0.00%
Max Term:	0 mths
Max Advance:	** \$0.00
Max Payment:	-
Max VSC:	\$2,500.00
Max GAP:	\$699.00
Max Back-End:	\$4,000.00
Min Cash Down:	-
Acq Fee:	\$0.00
Trade Equity:	n/a
Special Stips:	
Submit Notes to Lender:	-
Notes:	
SELECT CALLBACK:	-

E. Lender Callbacks & Contract Printing

E.1 Lender Decision Callbacks

Once a lender has evaluated and underwritten the credit application submitted by you, a credit decision callback will be exported from the lender's system back to the AppOne system and visible to you on the **Decision Callback Page** as shown below.

HOME CREDIT REPORTS APPLICATIONS DEALS PRODUCTS ADMIN CONSOLE SUPPORT						FIND APP: <input type="text" value="Enter AppID OR Last Name"/> <input type="button" value="GO"/>																																													
<input type="button" value="Refresh Page"/>																																																			
<input type="button" value="Review/Edit Application"/>		<input type="button" value="Print Contract"/>		<input type="button" value="Mark In-Transit"/>		<input type="button" value="Mark Dead"/>																																													
<input type="button" value="Print Adverse Action"/>			<input type="button" value="Submit to Lenders"/>			<input type="button" value="Clone Application"/>																																													
App #:	<u>253856</u>	Buyer:	JOHN M. DOE	Collateral:	2010 YAMAHA FJR1300A	Amt:	\$13,475.00																																												
App Status:	Approved	Co-Buyer:	-	Collateral Value:	\$13,050.00	Term:	60 mths																																												
<table border="1"> <tr> <td>SELECT CALLBACK:</td> <td><input type="button" value="Select"/></td> </tr> <tr> <td>Lender:</td> <td>MBF Motorcycle Indirect</td> </tr> <tr> <td>Transmission Status:</td> <td>COMPLETED</td> </tr> <tr> <td>Lender AppID:</td> <td>238910</td> </tr> <tr> <td>Analyst Name:</td> <td>-</td> </tr> <tr> <td>Analyst Phone:</td> <td>847-653-2365</td> </tr> <tr> <td>Decision:</td> <td>APPROVED 4/29/2010 2:45 PM</td> </tr> <tr> <td>Buy Rate:</td> <td>6.25%</td> </tr> <tr> <td>Max Rate:</td> <td>8.25%</td> </tr> <tr> <td>Max Term:</td> <td>60 mths</td> </tr> <tr> <td>Max Advance:</td> <td>** \$13,475.00</td> </tr> <tr> <td>Max Payment:</td> <td>-</td> </tr> <tr> <td>Max VSC:</td> <td>\$2,500.00</td> </tr> <tr> <td>Max GAP:</td> <td>\$699.00</td> </tr> <tr> <td>Max Back-End:</td> <td>\$4,000.00</td> </tr> <tr> <td>Min Cash Down:</td> <td>-</td> </tr> <tr> <td>Acq Fee:</td> <td>\$0.00</td> </tr> <tr> <td>Trade Equity:</td> <td>n/a</td> </tr> <tr> <td>Special Stips:</td> <td></td> </tr> <tr> <td>Submit Notes to Lender:</td> <td>-</td> </tr> <tr> <td>Notes:</td> <td>approved as called... need poi...por.. thanks...</td> </tr> <tr> <td>SELECT CALLBACK:</td> <td><input type="button" value="Select"/></td> </tr> </table>								SELECT CALLBACK:	<input type="button" value="Select"/>	Lender:	MBF Motorcycle Indirect	Transmission Status:	COMPLETED	Lender AppID:	238910	Analyst Name:	-	Analyst Phone:	847-653-2365	Decision:	APPROVED 4/29/2010 2:45 PM	Buy Rate:	6.25%	Max Rate:	8.25%	Max Term:	60 mths	Max Advance:	** \$13,475.00	Max Payment:	-	Max VSC:	\$2,500.00	Max GAP:	\$699.00	Max Back-End:	\$4,000.00	Min Cash Down:	-	Acq Fee:	\$0.00	Trade Equity:	n/a	Special Stips:		Submit Notes to Lender:	-	Notes:	approved as called... need poi...por.. thanks...	SELECT CALLBACK:	<input type="button" value="Select"/>
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- * Maximum Advance expressed as a percentage of the book value of the unit. This amount excluded TTL & Back-End products which can be added over and above this advance.
- ** Maximum Advance expressed as a dollar amount which excludes Back-End products which can be added over and above this advance.

The lender decision callback will contain the following types of information:

- **Transmission Status** – this indicates the status of the transmission to the lender’s system.
- **Lender AppID** – this is the ID of the application in the lender’s system.
- **Analyst Name** – this is the name of the credit analyst at the lender who reviewed this application.
- **Analyst Phone** – this is the phone number of the credit analyst at the lender who reviewed this application.
- **Decision** – this is decision returned by the lender with possible values of PENDING, DECLINED, CONDITIONED & APPROVED.
- **Buy Rate** – this is the buy rate returned by the lender, which is the minimum rate at which you can write the contract. The contract rate cannot be below this rate.
- **Max Rate** – this is the maximum rate returned by the lender at which you can write the contract. The contract rate cannot exceed this rate.
- **Max Term** – this is the maximum term returned by the lender at which you can write the contract. The contract term cannot exceed this term.
- **Max Advance** – this is the approved advance amount returned by the lender. For most lenders, this is the approved line 3 amount at which you can write the contract. The Line 3 amount includes all front end contract itemizations include sales tax and title/license/registration/documentary fees, but excludes back-end products like Vehicle Service Contract and GAP.
- **Max Payment** – this is the approved payment amount returned by the lender. If this amount is greater than \$0, then the contract monthly payment amount cannot exceed this amount.
- **Max VSC** – this is the maximum amount allowable for a Vehicle Service Contract product as returned by the lender. If this amount is greater than \$0, then the retail selling price of the VSC product to the customer cannot exceed this amount.
- **Max GAP** – this is the maximum amount allowable for a GAP product as returned by the lender. If this amount is greater than \$0, then the retail selling price of the GAP product to the customer cannot exceed this amount.
- **Max Back-End** – this is the maximum amount allowable for back-end/insurance products as returned by the lender. If this amount is greater than \$0, then the combined total retail selling price of all back-end/insurance products to the customer cannot exceed this amount.
- **Min Cash Down** – this is the minimum cash down amount returned by the lender. If this amount is greater than \$0, then the customer must be required to put down a minimum cash down payment equal to this amount and this must be reflected on the contract.
- **Acq Fee** – this is the acquisition fee amount as returned by the lender. This is the fee charged to your dealership for purchasing this contract and will be netted out of your contract proceeds. By law, you are not permitted to charge this fee or pass on this fee to your customer.
- **Trade Equity** – this is the minimum amount of trade-in equity as returned by the lender. If this amount is greater than \$0, then the contract must reflect a minimum amount of trade-in equity equal to this amount.
- **Special Stips** – any special stipulations (e.g. POI, POR etc.) as returned by the lender will either be displayed here or in the **Notes** section.
- **Submit Notes to Lender** – this section is currently unused and is reserve for future functionality to be added to the system in the near future.

- **Notes** – any notes including special stipulations returned by the lender will be displayed here.

From the Decision Callback Page, you have the ability to perform the following functions:

1. **SELECT CALLBACK** – you can select a specific lender callback by clicking on the **SELECT** button associated with that callback and proceed to contract itemization and document printing.
2. **REFRESH PAGE** – you can refresh the information on this page with the latest information available in the system by clicking on the **Refresh Page** button.
3. **REVIEW/EDIT APPLICATION** – you can review and edit information on the application by clicking on the **Review/Edit Application** button. This will take you to the Application Information section of the application. **Note:** you will only be allowed to edit specific fields only that do not materially affect a lender decision callback. If you want the ability to edit all the fields on the application, please clone the application instead.
4. **PRINT CONTRACT** – you can print the contract package associated with a specific lender callback by clicking on the **Print Contract** button. **Note:** you must have already selected a lender callback previously for this function to work.
5. **MARK IN-TRANSIT** – once you have printed the contract package, had the customer sign all the required documents and completed the closing/delivery process, you can mark the contract “in transit” by clicking on the **Mark In-Transit** button.
6. **MARK DEAD** – if the deal has died and/or you decided to contract the customer with a lender not on the system, then you can click on the **Mark Dead** button to mark the deal “dead”.
7. **PRINT ADVERSE ACTION** – if you want to print an adverse action notice to give to the customer, then you can do so by clicking on the **Print Adverse Action** button.
8. **SUBMIT TO LENDERS** – if you want to submit the application to additional lenders and/or re-submit the application to the same lender (provided the lender has enabled re-submit functionality), then you can do so by clicking on the **Submit to Lenders** button. This will take you to the Lender Selection Page where you can select which lenders you want to submit the application to.
9. **CLONE APPLICATION** – if you want to clone the application to change specific application information, including add/remove co-buyers etc. and re-submit to lenders, then you can do so by clicking on the **Clone Application** button. This will create a new application in the system and copy all the data associated with the original application and take you directly to the Applicant Information page of the newly cloned application.

E.2 Contract Itemization/Deal Desking

To commence the Contract Itemization/Deal Desking process, click on the **SELECT** button associated with a specific lender approval callback as outlined below.

Refresh Page

Review/Edit Application Print Contract Mark In-Transit Mark Dead Print Adverse Action Submit to Lenders Clone Application

Buyer:	JOHN M. DOE	Collateral:	2010 YAMAHA FJR1300A	A
Co-Buyer:	-	Collateral Value:	\$13,050.00	T

SELECT CALLBACK:	<input type="button" value="Select"/>
Lender:	MBF Motorcycle Indirect
Transmission Status:	COMPLETED
Lender AppID:	238910
Analyst Name:	-
Analyst Phone:	847-653-2365
Decision:	APPROVED 4/29/2010 2:45 PM
Buy Rate:	6.25%
Max Rate:	8.25%
Max Term:	60 mths
Max Advance:	** \$13,475.00
Max Payment:	-
Max VSC:	\$2,500.00
Max GAP:	\$699.00
Max Back-End:	\$4,000.00
Min Cash Down:	-
Acq Fee:	\$0.00
Trade Equity:	n/a
Special Stips:	
Submit Notes to Lender:	-
Notes:	approved as called... need poi...por.. thanks...
SELECT CALLBACK:	<input type="button" value="Select"/>

This will take you to the Contract Itemization Page as outlined below.

App #: 253856

[Back to Decision](#) [Save & Update](#) [Validate Structure](#) [Print Docs](#)

Front-End Itemization

Selling Price:	<input type="text" value="\$17,365.00"/>
Trade-In Allowance:	<input type="text" value="\$11,785.00"/>
Trade-In Payoff:	<input type="text" value="\$10,675.00"/>
Sales/Other Tax:	<input type="text" value="net"/> <input type="text" value="9.25000%"/> <input type="text" value="516.15"/> <input type="checkbox"/> manual override
Rebate:	<input type="text" value="\$1,000.00"/>
Cash Down:	<input type="text" value="\$2,500.00"/>
Net Purchase:	<input type="text" value="\$13,271.15"/>

Public Officials & Fees

Title Fee:	<input type="text" value="\$19.25"/> <input type="checkbox"/> tax
License Fee:	<input type="text" value="\$18.50"/> <input type="checkbox"/> tax
Registration Fee:	<input type="text" value="\$22.50"/> <input type="checkbox"/> tax
Inspection Fee:	<input type="text" value="\$15.00"/> <input type="checkbox"/> tax
Documentation Fee:	<input type="text" value="\$95.00"/> <input type="checkbox"/> tax
Vehicle Inventory Tax:	<input type="text" value="\$32.57"/> <input type="checkbox"/> tax
Total Front-End:	<input type="text" value="\$13,473.97"/>

Back-End Products

[CLICK HERE FOR BACK-END PRODUCTS >>>>>](#)



Rate & Terms

# of Payments:	<input type="text" value="60"/> <input type="text" value="Monthly"/>
Rate:	<input type="text" value="8.25 %"/>
Contract Date:	<input type="text" value="4/29/2010"/>
Days to First Payment:	<input type="text" value="45"/>
First Payment Date:	<input type="text" value="6/13/2010"/>

MB Financial Bank	
max advance:	\$13,475.00
max term:	60 mths
buy rate:	6.25%
max rate:	8.25%
max vs:	\$2,500.00
max gap:	\$699.00
max back-end:	\$4,000.00

Estimated Funding	
contract amt:	\$13,473.97
acq fee:	(\$0.00)
products cost:	(\$0.00)
net amt:	\$13,473.97

Total Amount Financed: \$13,473.97 Monthly Payment: \$275.76

Buyer Information

First: <input type="text" value="JOHN"/>	Mi: <input type="text" value="M"/>	Last: <input type="text" value="DOE"/>	Suffix: <input type="text" value="SR"/>	SSN: <input type="text" value="000-00-0000"/>	DOB: <input type="text" value="11"/> / <input type="text" value="17"/> / <input type="text" value="1977"/>	Phone: <input type="text" value="827-827-2872"/>	DLNo: <input type="text" value="98728927827"/>	<input type="text" value="TX"/>
Street #: <input type="text" value="123"/>	Street Name: <input type="text" value="SOME STREET"/>	Apt: <input type="text" value="101A"/>	Zip: <input type="text" value="77479"/>	City: <input type="text" value="SUGAR LAND"/>	County: <input type="text" value="FORT BEND"/>	State: <input type="text" value="TX"/>		

Collateral Information

Serial: <input type="text" value="22222222222222222222222222222222"/>	Year: <input type="text" value="2010"/>	Make: <input type="text" value="YAMAHA"/>	Model: <input type="text" value="FJR1300A"/>	BodyStyle: <input type="text" value="ULTIMATE SUPER SPORT TOURER"/>	FuelType: <input type="text" value="GAS"/>	Mileage: <input type="text" value="585"/>	Value: <input type="text" value="\$13,050.00"/>
---	---	---	--	---	--	---	---

Trade-In Information

Serial: <input type="text" value="33333333333333333333333333333333"/>	Year: <input type="text" value="1988"/>	Make: <input type="text" value="YAMAHA"/>	Model: <input type="text" value="LXIR1200B"/>
Mileage: <input type="text" value="75999"/>	Lien Holder: <input type="text" value="YAMAHA CREDIT"/>	Phone: <input type="text" value="800-928-8272"/>	Acct #: <input type="text" value="782626752652"/>
<input type="checkbox"/> Trade-In #2			

Insurance Information

Does the customer have full coverage insurance on the vehicle being purchased?

Rebate:	\$1,000.00	Contract Date:	4/29/2010	max gap:	\$699.00
Cash Down:	\$2,500.00	Days to First Payment:	45	max back-end:	\$4,000.00
Net Purchase:	\$13,271.15	First Payment Date:	6/13/2010		
Public Officials & Fees			Estimated Funding		
Title Fee:	\$19.25 <input type="checkbox"/> tax	contract amt: \$13,473.97			
License Fee:	\$18.50 <input type="checkbox"/> tax	acq fee: (\$0.00)			
Registration Fee:	\$22.50 <input type="checkbox"/> tax	products cost: (\$0.00)			
Inspection Fee:	\$15.00 <input type="checkbox"/> tax	net amt: \$13,473.97			
Documentation Fee:	\$95.00 <input type="checkbox"/> tax				
Vehicle Inventory Tax:	\$32.57 <input type="checkbox"/> tax				
Total Front-End:	\$13,473.97				

Total Amount Financed: \$13,473.97 Monthly Payment: \$275.76

Buyer Information																	
First:	JOHN	Mi:	M	Last:	DOE	Suffix:	SR	SSN:	000-00-0000	DOB:	11 / 17 / 1977	Phone:	827-827-2872	DLNo:	98728927827	TX	
Street #:	123	Street Name:	SOME STREET	Apt:	101A	Zip:	77479	City:	SUGAR LAND	County:	FORT BEND	State:	TX				

Collateral Information															
Serial:	22222222222222222222	Year:	2010	Make:	YAMAHA	Model:	FJR1300A	BodyStyle:	ULTIMATE SUPER SPORT TOURER	FuelType:	GAS	Mileage:	585	Value:	\$13,050.00

Trade-In Information															
Serial:	33333333333333333333	Year:	1988	Make:	YAMAHA	Model:	LXIR1200B	Mileage:	75999	Lien Holder:	YAMAHA CREDIT	Phone:	800-928-8272	Acct #:	782626752652
<input type="checkbox"/> Trade-In #2															

Insurance Information															
Does the customer have full coverage insurance on the vehicle being purchased? Yes															
Company Name:	Progressive Insurance	Agent Name:	John Progressive	Agent Phone:	800-287-2726	Policy Number:	8267262762	Deductible:	\$500.00						

Reference Information																
Personal Reference #1																
Name:	John Doe	Relationship:	brother	Phone:	827-726-2762	Street:	123 Brother Way	Zip:	70809	City:	Baton Rouge	State:	LA			
Personal Reference #2																
Name:	Mary Doe	Relationship:	sister	Phone:	325-678-2527	Street:	456 Sister Way	Zip:	77479	City:	Sugar Land	State:	TX			

On the Contract Itemization Page, you will have the ability to input and fill-in information pertaining to the contract as further outlined below.

E.2.1 Front-End Itemization

This includes the front-end of the deal structure including the following elements:

- **Selling Price** – total final selling price of the collateral being sold to the customer including the cost of all ads and options.
- **Trade-In Allowance** – if applicable, the total credit value towards the collateral being traded in by the customer.
- **Trade-In Payoff** – if applicable, the current outstanding loan payoff amount on the collateral being traded in by the customer.
- **Sales/Other Tax** – the total amount of sales tax, including all excise and county taxes. You can either enter a % value and the system will automatically calculate the amount of the tax based on net/gross calculation OR you can override the system calculated value and manually enter the tax amount by clicking on the **manual override** checkbox.
- **Rebate** – total amount of any manufacturer/dealer rebates.
- **Cash Down** – total provable cash down payment being made by the customer. **Note:** deferred down payments are not allowed by most lenders.

E.2.2 Public Officials & Fees

These are state-specific fees including title, license, registration, documentary and other types of fees. The system will automatically display applicable fees for your dealership state. If you want to tax a specific fee, click on the **tax** checkbox next to that fee. **Note:** the system will only allow you to tax certain fees as allowed by your state. Additionally, the system will also validate certain fees for allowable maximum amounts based upon state/lender caps.

If there are certain fees applicable to your state that are not displayed, then please contact Dealer Support via email at support@appone.net.

E.2.3 Back-End Products

To load back-end products such as Vehicle Service Contract, GAP, Credit Life and Credit Disability click on the **MenuOne** button on the Contract Itemization page. This will launch a popup window that will contain a list of back-end products for your input as further shown below.

Real-Time Price Quotes

Save & Update

IMPORTANT DISCLAIMERS:

- Any change in VSC and GAP pricing will automatically affect the credit life and credit disability premiums.

VSC

Integrated Providers

Select	<input checked="" type="radio"/> Non-Integrated	<input type="radio"/>
Company	Security & Trust Advantage	None
Program	-	-
Plan	-	-
Plan Item	-	-
Coverage	Term: <input type="text" value="36"/> <input type="checkbox"/> Unlimited? Mileage: <input type="text" value="36,000"/> <input type="checkbox"/> Unlimited?	-
Deductible	<input type="text" value="\$150.00"/>	-
Surcharges	-	-
Description	-	-
Dealer Cost	<input type="text" value="\$850.00"/>	-
Retail	<input type="text" value="\$2,000.00"/> <input type="checkbox"/> Tax	-

GAP

Integrated Providers

Select	<input type="radio"/> Non-Integrated	<input checked="" type="radio"/>
Company	-	None
Plan Item	-	-

GAP

★ Integrated Providers

Select	<input checked="" type="radio"/> Non-Integrated	<input type="radio"/>
Company	First Colonial Insurance	None
Plan Item	-	-
Coverage	Term: <input type="text" value="60"/> <input type="checkbox"/> Unlimited?	-
Description	-	-
Dealer Cost	<input type="text" value="\$250.00"/>	-
Retail	<input type="text" value="\$699.00"/> <input type="checkbox"/> Tax	-

Credit Life

★ Integrated Providers

Select	<input type="radio"/> Non-Integrated	<input checked="" type="radio"/>
Company	-	None
Plan Item	-	-
Coverage	-	-
Description	-	-
Dealer Cost	-	-
Retail	-	-

Credit Disability

★ Integrated Providers

Select	<input type="radio"/> Non-Integrated	<input checked="" type="radio"/>
Company	-	None
Plan Item	-	-
Coverage	-	-
Description	-	-

To load a specific back-end product, click on the **Non-Integrated** option which will bring up a list of companies for your selection. It is important to note that depending on the specific lender, your list of company selections may be restricted to a list of “approved” companies as set by the lender. If available, the last option in the company list will be **Other**. By selecting this option you will have the ability to manually input the name of a company if it is not already in the list.

Depending on the specific product you will be required to input additional fields as outlined below:

- **Vehicle Service Contract**
 - Coverage Term – the coverage term of the service contract in months
 - Coverage Mileage – the coverage mileage of the service contract in miles
 - Deductible – the minimum deductible amount to be paid by the customer in the event of a claim
 - Dealer Cost – the total dealer cost price of the service contract
 - Retail – the total selling price of the service contract to the customer
- **GAP**
 - Coverage Term – the coverage term of the gap contract in months
 - Dealer Cost – the total dealer cost price of the gap contract
 - Retail – the total selling price of the gap contract to the customer
- **Credit Life**
 - Coverage Type – SINGLE/JOINT
 - Coverage Term – the coverage term of the credit life contract in months
 - Dealer Cost – the total dealer cost price of the credit life contract
 - Retail – the total selling price of the credit life contract to the customer
- **Credit Disability (A&H)**
 - Coverage Type – SINGLE/JOINT
 - Coverage Term – the coverage term of the credit disability contract in months
 - Dealer Cost – the total dealer cost price of the credit disability contract
 - Retail – the total selling price of the credit disability contract to the customer

Once you have entered all the information on this screen relating to back-end products, you can click on the **Save & Update** to save all the back-end products information and return to the Contract Itemization page. If the system encounters any validation errors related to the back-end products they will be displayed on the MenuOne popup window for your attention and appropriate correction.

E.2.4 Buyer Information

If you need to make any updates to the buyer information prior to printing the contract package such as correcting any spelling errors etc. you may do so by updating the appropriate fields under the Buyer Information section. The system will only allow you to edit specific fields and certain fields like the social security number; date of birth etc. will be disabled from editing.

E.2.5 Collateral Information

If you need to make any updates to the collateral information prior to printing the contract package such as inputting the correct Serial Number/VIN, mileage etc. you may do so by updating the appropriate fields under the Collateral Information section. The system will only allow you to edit specific fields and certain fields like the Year/Make/Model will be disabled from editing.

E.2.5 Trade-In Information

If you input a trade-in allowance on the deal structure, you will be required to input details on the collateral being traded in by the customer under the Trade-In Information section including the serial number, year, make and model of the trade-in. Additionally, if you input a trade-in payoff on the deal structure, you will be required to input the name of the lien holder on the trade-in to whom the payoff is being made to.

E.2.6 Insurance Information

If you have the collateral insurance information for the customer on file with you, we recommend that you input this information under the Insurance Information section as it will print this information on the appropriate documents. Select **YES** to the question and input the insurance company name, agent name, agent phone number, policy number and the deductible. If you do not have this information or do not want to input this information, select **NO** to the question, otherwise the system will require you to input this information.

E.2.7 Reference Information

If you have the reference information for the customer on file with you, we recommend that you input this information under the Reference Information section as it will print this information on the appropriate documents. You can input up to 2 references online in the system and if additional references are needed the customer can hand write it out on the reference sheet.

E.3 Loan Documents Printing

Once you have finished entering all the data on the Contract Itemization page, including the deal structure and any back-end products, click on the **Print Docs** button as outlined below to invoke the documents printing functionality. The system will validate the deal structure and other deal information to ensure compliance with the lender callback and other program requirements. Any validation errors found will be displayed on the screen for your attention and appropriate action. If validation is successful, the system will launch a DocOne Popup window that will bring up all the loan documents associated with the specific deal for you to print as further shown below. **Please refer to the System Requirements section of this guide for hardware/software requirements needed to properly access and print documents.**

Front-End Itemization

Selling Price:	\$17,365.00
Trade-In Allowance:	\$11,785.00
Trade-In Payoff:	\$10,675.00
Sales/Other Tax: net 9.25000 %	516.15
Rebate:	\$1,000.00
Cash Down:	\$2,500.00
Net Purchase:	\$13,271.15

Public Officials & Fees

Title Fee:	\$19.25	<input type="checkbox"/> tax
License Fee:	\$18.50	<input type="checkbox"/> tax
Registration Fee:	\$22.50	<input type="checkbox"/> tax
Inspection Fee:	\$15.00	<input type="checkbox"/> tax
Documentation Fee:	\$95.00	<input type="checkbox"/> tax
Vehicle Inventory Tax:	\$32.57	<input type="checkbox"/> tax
Total Front-End:	\$13,473.97	

Back-End Products

CLICK HERE FOR BACK-END PRODUCTS >>>>>



60	Monthly
8.25 %	
4/29/2010	
45	
6/13/2010	

Total Amount Financed: \$13,473.97 Monthly Payment: \$275.76

BUYER'S ORDER

Dealer/Seller Name and Address
YAMAHA SUZUKI WEST
 3052 Alta Mere Dr
 Fort Worth, TX 76116

Buyer/Co-Buyer Name(s) and Address(es)
JOHN M DOE
 123 SOME STREET #101A
 SUGAR LAND, TX 77479
 827-827-2872

Date **4/29/2010**
 App No. **253856/238910**

Stock No.
 Contract No. **71698**

Salesperson

Vehicle Information

New Used Demo
 Year **2010** Lic. No.
 Make **YAMAHA** Odometer Reading **585**
 Model **FJR1300A** Color **N/A**
 Body Style **ULTIMATE SUPER SPORT TOURER**
 VIN **12345678901234567**
 Other **N/A**
N/A

Insurance Information

Buyer has arranged insurance on the motor vehicle.
 Insurance Company **Progressive Insurance**
 Policy No. **8267262762**

Trade-In Information

Trade-in 1
 Year **1988** Lic. No.
 Make **YAMAHA** Odometer Reading **75999**
 Model **LXIR1200B** Color
 Body Style
 VIN **3333333333333333**
 Lienholder Name **YAMAHA CREDIT**
 Address
 Phone **800-928-8272** Payoff
 Payoff good through
 Approved

Trade-in 2
 Year Lic. No.
 Make Odometer Reading
 Model Color
 Body Style
 VIN
 Lienholder Name **YAMAHA CREDIT**
 Address
 Phone Payoff
 Payoff good through
 Approved

Itemization of Sale

1. Vehicle Sales Price	\$	<u>17,365.00</u>
2. Sales Tax	\$	<u>516.15</u>
3. Subtotal (Add lines 1 + 2)	\$	<u>17,881.15</u>
Title, License & Other Fees		
4. Documentary fee	\$	<u>50.00</u>
5. Title Fee	\$	<u>19.25</u>
6. License Fee	\$	<u>18.50</u>
7. Registration Fee	\$	<u>22.50</u>
8. Inspection Fee	\$	<u>15.00</u>
9. Vehicle Inventory Tax	\$	<u>32.57</u>
10. N/A	\$	<u>0.00</u>
11. N/A	\$	<u>0.00</u>
12. N/A	\$	<u>0.00</u>
13. N/A	\$	<u>0.00</u>
14. N/A	\$	<u>0.00</u>
15. Total Other Fees (Add lines 4 through 14)	\$	<u>157.82</u>

Additional Products

16. Security & Trust Advantage for Vehicle Service Contract	\$	<u>2,000.00</u>
17. First Colonial Insurance for GAP	\$	<u>699.00</u>
18.	\$	<u>0.00</u>
19.	\$	<u>0.00</u>
20.	\$	<u>0.00</u>
21.	\$	<u>0.00</u>
22.	\$	<u>0.00</u>
23. Total Products (Add lines 16 through 22)	\$	<u>2,699.00</u>
24. Cash Sale Price (Add lines 3 + 15 + 23)	\$	<u>20,737.97</u>
25. Trade-in Allowance	\$	<u>11,785.00</u>
26. Less Payoff	\$	<u>10,675.00</u>
27. Net Trade Allowance (Line 25-26)	\$	<u>1,110.00</u>
28. Cash Down Payment	\$	<u>2,500.00</u>
29. Deferred Down Payment	\$	<u>0.00</u>
30. Total Down Payment (Line 27 + 28 + 29)	\$	<u>4,610.00</u>
31. Total Balance Due (Line 24-30)	\$	<u>16,127.97</u>

A documentary fee is not an official fee. A documentary fee is not required by law but may be charged to buyers for handling documents and performing services relating to the closing of a sale. A documentary fee may not exceed \$50 for a motor vehicle contract or a reasonable amount agreed to by the parties for a heavy commercial vehicle contract. This notice is required by law.

Additional Terms

Trade-in Vehicle. You will transfer title to the Trade-in Vehicle to us free of all liens except those noted on this Contract. You give permission to us to contact the lienholder(s) for payoff.

Retail Installment Contract and Security Agreement

Seller Name and Address
YAMAHA SUZUKI WEST
 3052 Alta Mere Dr
 Fort Worth, TX 76116

Buyer(s) Name(s) and Address(es)
JOHN M DOE
 123 SOME STREET #101A
 SUGAR LAND, TX 77479

No. 253856/238910
 Date 4/29/2010

Phone Number 817-244-8881

Business, commercial or agricultural purpose Contract. Refer to the attached addendum for additional Buyers and their signatures.

Truth-In-Lending Disclosure

Annual Percentage Rate The cost of your credit as a yearly rate.	Finance Charge The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid when you have made all scheduled payments.	Total Sale Price The total cost of your purchase on credit, including your down payment of
8.250%	\$ 3,676.83	\$ 16,127.97	\$ 19,804.80	\$ 4,610.00 \$ 24,414.80

Payment Schedule. Your payment schedule is:

No. of Payments	Amount of Payments	When Payments are Due
60	\$ 330.08	Monthly beginning 6/13/2010.
0	\$ 0.00	NOT APPLICABLE
0	\$ 0.00	NOT APPLICABLE

Security. You are giving us a security interest in the Property purchased.

Late Charge. If all or any portion of a payment is not paid within 15 days of its due date, you will be charged a late charge of 5% of the unpaid amount of the payment due.

Prepayment. If you pay off this Contract early, you may have to pay a penalty. If you pay off this Contract early, you may be entitled to a refund of part of the Finance Charge.

Filing Fees. \$ 60.25

Contract Provisions. You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Description of Property

Year	Make	Model	Style	Vehicle Identification Number	Odometer Mileage
2010	YAMAHA	FJR1300A	ULTIMATE SUPER SPORT TOURER	12345678901234567	585
<input checked="" type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Demo		Other: 2010 YAMAHA FJR1300A ULTIMATE SUPER SPORT TOURER 12345678901234567			

Description of Trade-In

1988 YAMAHA LXIR1200B
 [33333333333333333333]

Assignment

This Contract and Security Agreement is assigned to MB Financial

Bank _____, the Assignee, phone 888-422-6562. This assignment is made under the terms of a separate agreement made between the Seller and Assignee.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this Contract and retain its right to receive a part of the Finance Charge.

Sales Agreement

Payment. You promise to pay us the principal amount of \$ 16,127.97 plus finance charges accruing on the unpaid balance at the rate of 8.250% per year from the date of this Contract until maturity. After maturity, or after you default and we demand payment, we will charge finance charges on the unpaid balance at 8.250% per year. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the Truth-in-Lending Disclosures. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

We use the Scheduled Installment Earnings Method True Daily Earnings Method. See the *How We Figure the Finance Charge* section for an explanation of these methods.

Down Payment. You also agree to pay or apply to the Cash Price, on or before the date of this Contract, any cash, rebate and net trade-in value described in the *Itemization of Amount Financed*.

You agree to make deferred down payments as set forth in your Payment Schedule.

F. Other Site Navigation & Functions

F.1 Applications Tab

When you click on the **Applications** tab, a list of all the applications submitted by your dealership is displayed based on the status of the application as follows:

- **Incomplete** – applications started, but not submitted to any lenders.
- **Pending** – applications submitted to 1 or more lenders and pending callbacks.
- **Approved/Conditioned** – applications approved and/or conditioned by 1 or more lenders.
- **Declined** – applications declined by all lenders.
- **Dead** – applications specifically marked “dead” by a user at your dealership.

Note: Applications will be shown on this tab only for 90 days after which they will drop off from the listings. If you need to search for a specific deal, utilize the **Find App** function available from the top right section of the system.

Tech Support: 877.404.6788
 Welcome Back BOA (BOA TEST DEALERSHIP)
[Quick Quote](#) | [Logout](#)

HOME | CREDIT REPORTS | APPLICATIONS | DEALS | PRODUCTS | ADMIN CONSOLE | SUPPORT

FIND APP: GO

■ - Pending ■ - Declined ■ - Conditioned ■ - Approved

[Submit New Application](#) [Refresh](#)

Incomplete (3) Pending (30) Approved/Conditioned (9) Declined (14) Dead (11)

#	Name	Collateral	Amount	Submit	Last Modified By
✘ 19799	GOPAL A VARMA	2007 TEST 678667	\$1,187,591.00	INCOMPLETE	bodhis 4/23/2010 6:04 AM
✘ 19798	TEST A TEST1	2007 TEST 324	\$350,475.00	INCOMPLETE	test123 4/23/2010 5:54 AM
✘ 19323	TEST TEST	0	\$245.00	INCOMPLETE	boatest 3/3/2010 10:51 AM
			\$1,538,311.00		

F.2 Deals Tab

When you click on the **Deals** tab, a list of all the deals/contracts submitted by your dealership is displayed based on the status of the deal as follows:

- **In Transit** – deals that have been contracted and marked “in transit” by a user at your dealership.
- **Funded** – deals that have been funded by the lender.
- **Dead** – deals specifically marked “dead” by a user at your dealership.

Note: Deals will be shown on this tab only for 90 days after which they will drop off from the listings. If you need to search for a specific deal, utilize the **Find App** function available from the top right section of the system.

Dealer Portal
Wolters Kluwer Financial Services | appone

Tech Support: 877.404.6788
Welcome Back BOA (BOA TEST DEALERSHIP)
Quick Quote | Logout

HOME | CREDIT REPORTS | APPLICATIONS | **DEALS** | PRODUCTS | ADMIN CONSOLE | SUPPORT

FIND APP GO

■ - Pending ■ - Declined ■ - Conditioned ■ - Approved [Refresh](#)

In Transit (1) Funded (0) Dead (0)

#	Name	Collateral	Amount	Submit	Lender
x 19288	ADAM A PETTY REBECCA M FIELDS	2009 RV MAKE RV MODEL	\$7,421.00	kristentest1 2/25/2010 3:22 PM	BOA-R
			\$7,421.00		

F.3 Products Tab

The **Products** tab is currently unused and has been reserved for future use at a later date. The goal is to utilize this tab to make available information on additional dealer related products and services offered by Wolters Kluwer Financial Services and AppOne.

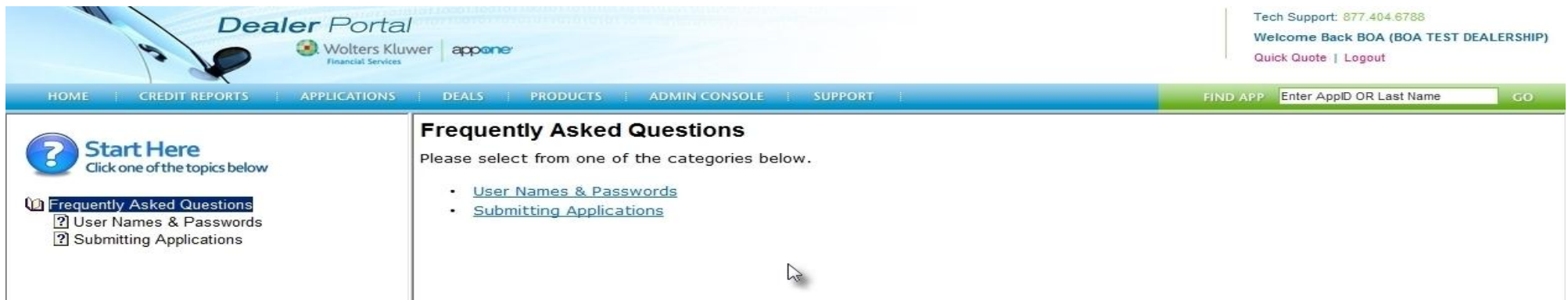


The screenshot shows the Dealer Portal interface with the 'PRODUCTS' tab selected. The header includes the 'Dealer Portal' logo, Wolters Kluwer Financial Services, and AppOne logos. A navigation bar contains links for HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. A search bar on the right contains 'Enter AppID OR Last Name' and a 'GO' button. Below the navigation bar, the text 'AppOne Product Market Place' is displayed. A table with the following data is shown:

ProductName	Status	Edit Parameters	Modified By	Links
DocOneWeb	NotApplicable	-	1/1/1900	Links

F.4 Support Tab

Click on the **Support** tab to obtain system support and related information including Frequently Asked Questions, links to user guides and training videos, troubleshooting information as well as contact information for our Dealer Support Hotline.



The screenshot shows the Dealer Portal interface with the 'SUPPORT' tab selected. The header and navigation bar are identical to the previous screenshot. The 'SUPPORT' tab is active, displaying a 'Start Here' section with a question mark icon and the text 'Click one of the topics below'. Below this, there is a 'Frequently Asked Questions' section with a question mark icon and two sub-items: 'User Names & Passwords' and 'Submitting Applications'. The 'Frequently Asked Questions' section also includes the text 'Please select from one of the categories below.' and two links: 'User Names & Passwords' and 'Submitting Applications'.

G. System Requirements & Customer Support

G.1 System Requirements

The following are the system requirements needed by you to properly access and utilize the AppOne Dealer Portal.

- Intel/AMD Based PC
- 1GB Min. RAM Recommended
- Inkjet/Laser Printer (Laser printed recommended. Some states require color printers)
- High Speed Internet (Cable, DSL or T1 or higher)
- Windows XP/Vista/7
- Microsoft Internet Explorer 7.0 or higher w/ 128 bit SSL enabled
- Adobe Reader 8.0 or higher

G.2 Customer Support Contact Info

If you need to contact Customer Support, you may do so as follows:

- E-Mail – support@appone.net
- Telephone - 877.404.6788