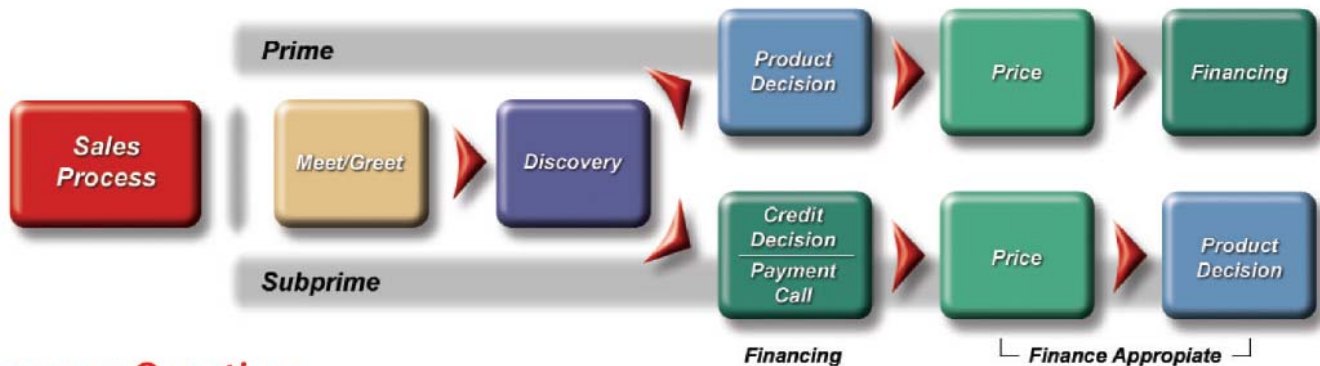


Properly sold, subprime business is handled completely backwards from your prime business and should be separated from it.



Discovery Questions

- ☞ Welcome! Are you here to see anyone in particular?
- ☞ Are you looking for any particular type of vehicle or just good, dependable transportation?
- ☞ What is most important to you in making your decision to buy a new vehicle?
- ☞ Is there a vehicle you plan to trade?
 - ☞ Do you own the vehicle outright or are you still making payments on it?
 - ☞ Who is that vehicle financed with?
- ☞ Did you planned to pay cash for your new vehicle or are you interested in financing?
 - ☞ Have you previously financed an automobile?
 - ☞ Who did you finance with?

SUBPRIME LENDERS

- Affiliated Financial
- AmeriCredit
- Arcadia (CitiFinacial)
- Capital One Auto Finance
- CitiFinancial
- Consumer Portfolio Services (CPS)
- Credit Acceptance Corp (CAC)
- Drive Financial Services
- First Investors
- FSB Financial
- Household Finance
- Key Bank
- National Auto Finance
- Nicholas Financial Inc.
- Nuwell
- Professional
- Regional Acceptance Corporation
- Southern Automotive Finance (SAFCO)
- Tidewater Motor Credit
- Triad Financial
- Wells Fargo
- Westlake Financial Services

If during the discovery process, the name of a subprime lender or other information comes up suggesting this customer may be subprime, your sales staff should be trained to immediately move the customer into a finance process.

“Why don’t we go inside to gather some information so that we can determine the program that best serves you?”