

AFG ALERT

News for Dealers & Lenders...

AUTO
Financial
GROUP

AFG BALLOON LENDING - OPPORTUNITY VEHICLES APRIL 2016 RESIDUAL BOOK PERIOD

CURRENT ANNOUNCEMENTS

IMPORTANT NEWS: The next release to AFG's Balloon Lending payment quoting and residual calculation software will occur Monday, April 4th. AFG is pleased to announce a new rate sheet will be included in this release which now provides for variable interest rates by credit tier and loan term, along with a new look to our software. A pop-up will appear on your first login after the release with information on all updates and changes. **Action required by Lenders in regards to the new rate forms and credit tiers:** Lenders need to access and enter all applicable credit tiers and rates in the software by clicking on the '**Settings**' menu tab dropdown as soon as possible after the update. A support doc with instructions is also available on this process. Please contact your AFG Account Manager with any questions or for a copy of this doc per the contact list at the end of this alert.

The quoting software also has a new look! Please let us know if you would like to change your logo if need to change your logo because of the new dark background. You can upload a new logo on your settings screen or email it to your AFG Account Manager. We can accept most file formats.

Don't hesitate to contact your account manager for more information or with questions on any of these new features. Contact numbers and email addresses can be found at the end of this alert or call AFG customer service. Our toll free number is 877-354-4234.

AFG's Dealer Inventory Download (DID) 2015 edition software! DID not only automatically calculates AFG's residuals on participating dealers' inventory, it also is an instant source of identifying opportunity vehicles with the best RBF payment savings on the dealers' lots. If your dealer is not using **DID** and you are interested in learning more about what it does and how it can increase your dealership's productivity and profitability! **OR**, if you are ready to move forward and give **DID** a "test drive", call your AFG Account Manager today for more information on DID and its many other benefits!

The following Pre-Owned Opportunity "Hot List" and New Vehicle "Opportunity List" are intended to help Lenders and Dealers identify the best **AFG RBF** vehicles. **Note:** *Loan term offerings and underwriting guidelines will vary by lender.*

PRE-OWNED VEHICLE OPPORTUNITY "HOT LIST"

What's on this current Pre-Owned Opportunity Hot List? During each Automotive Leasing Guide (ALG) book period, there are always particularly advantageous opportunities based on the relationship between selling price and residual value. This APRIL 2016 book period, is no exception. A quick glance at the following examples will show there are vehicles that savvy dealers will want to acquire as inventory and market to build traffic and generate profit.

The following pre-owned examples are approximate and meant only as a starting point. They are based on Manheim Market Report (MMR), approximately **\$2,500.00 Gross Profit** and **no money down**. No TTL, transportation, buy fees, recon or "pack" is calculated. The calculation for conventional financing is based on a 3% interest rate and the AFG RBF program rate is 4%. Miles and purchase values are based on Manheim Market Report auction averages. These examples were selected for more than their payments. These are vehicles that are available for purchase based on auction transaction frequency as audited using MMR. Annual allowable miles are calculated at 12,000. **NOTE:** Watch your mileage bands on vehicles being considered so they don't exceed the maximum mileage allowed by model year on the vehicle at loan origination.

Pre-Owned Vehicle Opportunity "Hot List"

Year / Make / Model	Recent Sales	Miles	Wholesale + \$2,500	AFG RBF		Conv. Fin.
				36	60	48 / 60 / 72
2013 BMW X Series X3 4dr SUV 2.0L 28i Xdrive	170+	38,900	\$27,400	\$461	\$377	\$607 / \$493 / \$417
2013 BMW 3 Series 4dr Sdn 328i	255+	33,700	\$21,600	\$315	\$271	\$479 / \$389 / \$328
2013 BMW 5 Series 4dr Sdn 528i 4dr Sdn auto	155+	36,800	\$26,900	\$402	\$343	\$596 / \$484 / \$409
2015 Chevrolet Cruze 4dr Sdn 2LT	860+	20,600	\$15,200	\$236	\$190	\$337 / \$273 / \$231
2014 Chevrolet Cruze 4dr Sdn 1LT	355+	36,500	\$13,100	\$201	\$163	\$290 / \$236 / \$199
2013 Chevrolet Cruze 4dr Sdn 1LT	160+	46,900	\$12,100	\$197	\$154	\$268 / \$218 / \$184
2015 Chevrolet Equinox FWD 4C 4dr SUV LT	535+	19,700	\$21,600	\$344	\$280	\$479 / \$389 / \$328
2013 Chevrolet Equinox FWD 4C 4dr SUV LT	180+	44,600	\$17,000	\$292	\$233	\$377 / \$306 / \$259
2015 Chevrolet Impala Ltd FFV 4dr Sdn LT	195+	22,100	\$16,000	\$230	\$191	\$355 / \$288 / \$243
2013 Chevrolet Impala 4dr Sdn LT	135+	61,900	\$11,100	\$153	\$127	\$246 / \$200 / \$167
2011 Chevrolet Impala FFV 4dr Sdn LT	265	97,400	\$8,300	\$126	\$96	\$184 / \$149 / \$126
2015 Chevrolet Malibu 4dr Sdn LT	930+	20,300	\$17,200	\$266	\$209	\$381 / \$309 / \$262
2013 Chevrolet Malibu 4dr Sdn LT	230+	44,500	\$14,400	\$225	\$177	\$319 / \$259 / \$219
2014 Chevrolet Sonic 4dr Sdn LT	495	44,000	\$10,200	\$150	\$125	\$226 / \$183 / \$155
2014 Chevrolet Spark 4dr HB LT	265+	42,500	\$9,500	\$154	\$125	\$210 / \$171 / \$144
2015 Chrysler 200 FWD 4dr Sdn Ltd	530	23,900	\$15,100	\$208	\$179	\$335 / \$272 / \$230
2014 Chrysler 200 V6 FFV 4dr Sdn Ltd	190+	21,300	\$15,100	\$231	\$185	\$335 / \$272 / \$230
2015 Chrysler 300 V6 4dr Sdn	205+	19,500	\$21,600	\$209	\$216	\$479 / \$389 / \$328
2013 Chrysler 200 4dr Sdn Touring	170+	54,900	\$11,200	\$181	\$142	\$248 / \$201 / \$170
2015 Chrysler T&C 4dr Wgn Touring	785+	32,400	\$21,400	\$333	\$268	\$474 / \$385 / \$325
2014 Chrysler T&C 4dr Wgn Touring	365+	38,100	\$18,900	\$283	\$234	\$419 / \$340 / \$287
2014 Dodge Avenger 4dr Sdn SE	225+	43,200	\$12,300	\$198	\$152	\$273 / \$221 / \$187
2013 Dodge Avenger 4dr Sdn SE	215+	60,900	\$10,600	\$160	\$127	\$235 / \$191 / \$161
2012 Dodge Avenger 4dr Sdn SE	160+	80,200	\$9,100	\$131	\$108	\$265 / \$164 / \$138
2015 Dodge Charger 4dr Sdn SE	385+	22,100	\$19,800	\$229	\$215	\$439 / \$356 / \$301
2014 Dodge Charger 4dr Sdn SE	230	38,700	\$17,200	\$221	\$188	\$381 / \$309 / \$262
2015 Dodge DART 4dr Sdn SXT	355+	20,300	\$14,100	\$209	\$173	\$312 / \$254 / \$214
2015 Dodge Grand Caravan 4dr Wgn SXT	415+	29,500	\$20,100	\$358	\$268	\$445 / \$362 / \$306
2014 Dodge Grand Caravan 4dr Wgn SXT	265+	51,400	\$16,000	\$248	\$200	\$355 / \$288 / \$243
2013 Dodge Grand Caravan 4dr Wgn SXT	200+	65,400	\$13,600	\$197	\$162	\$301 / \$245 / \$207
2015 Ford F150 4WD V6 Crew Cab 3.5L XLT	175	17,000	\$33,800	\$303	\$312	\$749 / \$608 / \$514
2013 Ford F150 4WD V6 Crew Cab 3.5L XLT	295	42,600	\$27,600	\$322	\$292	\$612 / \$496 / \$420
2014 Ford Edge AWD V6 4dr SUV 3.5L SEL	220+	19,600	\$27,800	\$467	\$370	\$616 / \$500 / \$423
2013 Ford Edge FWD V6 4dr SUV 3.5L SEL	455+	33,900	\$22,000	\$375	\$299	\$487 / \$396 / \$335
2015 Ford Escape 4WD 4dr SUV 2.0L SE	255+	25,400	\$20,300	\$267	\$238	\$450 / \$365 / \$309
2014 Ford Escape FWD 4dr SUV 1.6L SE	435+	37,800	\$16,700	\$228	\$210	\$370 / \$300 / \$254
2013 Ford Escape FWD 4dr SUV 1.6L SE	520+	44,300	\$15,500	\$212	\$194	\$343 / \$279 / \$236
2013 Ford Escape 4WD 4dr SUV 1.6L SE	375+	45,600	\$16,500	\$224	\$205	\$366 / \$297 / \$251
2015 Ford Explorer 4WD V6 4dr SUV XLT	265+	29,800	\$29,300	\$419	\$346	\$649 / \$527 / \$446
2014 Ford Explorer 4WD V6 4dr SUV XLT	205+	36,200	\$28,100	\$426	\$353	\$623 / \$505 / \$427
2013 Ford Explorer 4WD V6 4dr SUV XLT	460+	41,800	\$26,200	\$403	\$335	\$581 / \$471 / \$398
2015 Ford Focus 4dr Hatchback SE	380	21,200	\$13,900	\$197	\$170	\$308 / \$250 / \$211

2014 Ford Focus 4dr Sdn SE	745	31,200	\$12,200	\$173	\$151	\$270 / \$219 / \$186
2013 Ford Focus 4dr Sdn SE	515+	40,100	\$11,100	\$166	\$143	\$246 / \$200 / \$169
2015 Ford Fusion FWD 4dr Sdn 2.5L SE	470+	28,700	\$16,100	\$214	\$184	\$357 / \$290 / \$245
2014 Ford Fusion FWD 4dr Sdn 2.5L SE	445+	33,500	\$15,300	\$216	\$188	\$339 / \$275 / \$233
2013 Ford Fusion FWD 4dr Sdn 2.5L SE	495+	43,100	\$14,300	\$208	\$180	\$317 / \$257 / \$217
2013 Ford Fusion FWD 4dr Sdn 1.6L SE	600+	42,100	\$14,900	\$222	\$189	\$330 / \$268 / \$227
2012 Ford Fusion FWD 4dr Sdn SE	265+	74,900	\$10,700	\$166	\$141	\$237 / \$192 / \$163
2015 Ford Mustang V6 2dr Convertible	290+	25,500	\$23,500	\$377	\$299	\$521 / \$423 / \$357
2015 Ford Taurus FWD V6 4dr Sdn Ltd.	330+	27,900	\$21,400	\$303	\$244	\$474 / \$385 / \$325
2015 GMC G2500 Van FFV CARGO	235+	9,900	\$23,100	\$353	\$285	\$512 / \$415 / \$351
2013 Honda Accord 4dr Sdn LX	445+	32,900	\$16,000	\$242	\$196	\$355 / \$288 / \$243
2014 Honda Civic 4dr Sdn LX	190+	34,800	\$14,800	\$225	\$181	\$328 / \$266 / \$225
2013 Honda Civic 4dr Sdn LX	650+	32,200	\$13,800	\$215	\$171	\$306 / \$248 / \$210
2012 Honda Civic 4dr Sdn LX	220	47,700	\$12,100	\$184	\$148	\$268 / \$218 / \$184
2013 Honda CR-V AWD 4dr SUV LX	185+	35,500	\$18,000	\$274	\$227	\$399 / \$324 / \$274
2015 Hyundai Accent 4dr Sdn GLS	330+	20,300	\$12,300	\$180	\$150	\$273 / \$221 / \$187
2014 Hyundai Accent 4dr Sdn GLS	395+	40,400	\$11,000	\$172	\$137	\$244 / \$198 / \$167
2015 Hyundai Elantra 4dr Sdn SE	720+	31,600	\$13,500	\$183	\$153	\$299 / \$243 / \$205
2014 Hyundai Elantra 4dr Sdn SE	325+	37,900	\$12,700	\$178	\$150	\$281 / \$228 / \$193
2013 Hyundai Elantra 4dr Sdn GLS	555+	38,500	\$12,300	\$182	\$149	\$273 / \$221 / \$187
2015 Hyundai Sonata 4dr Sdn 2.4L SE	640+	35,400	\$14,700	\$182	\$151	\$326 / \$264 / \$224
2014 Hyundai Sonata 4dr Sdn 2.4L GLS	235+	36,300	\$14,000	\$190	\$160	\$310 / \$252 / \$213
2013 Hyundai Sonata 4dr Sdn GLS	1,125+	35,600	\$13,400	\$201	\$161	\$297 / \$241 / \$204
2012 Hyundai Sonata 4dr Sdn GLS	345	49,500	\$12,100	\$180	\$145	\$268 / \$218 / \$184
2011 Hyundai Sonata 4dr Sdn GLS	155+	88,500	\$9,500	\$144	\$116	\$210 / \$171 / \$144
2013 Infiniti G37 4dr Sdn X	395+	32,400	\$23,000	\$328	\$287	\$510 / \$414 / \$350
2014 Jeep Grand Cherokee 4WD 4dr SUV Ltd	175+	38,700	\$27,800	\$430	\$365	\$616 / \$500 / \$423
2013 Jeep Grand Cherokee 4WD FFV 4dr Laredo	235+	39,300	\$24,100	\$395	\$325	\$534 / \$434 / \$367
2015 Kia Forte 4dr Sdn LX	555+	22,800	\$13,600	\$206	\$168	\$301 / \$245 / \$207
2013 Kia Optima 4dr Sdn LX	430	38,900	\$13,600	\$206	\$168	\$301 / \$245 / \$207
2014 Lexus ES 350 4dr Sdn	170+	20,400	\$27,700	\$372	\$330	\$614 / \$498 / \$421
2013 Lexus ES 350 4dr Sdn	465+	29,900	\$25,400	\$356	\$311	\$563 / \$457 / \$386
2014 Lexus GS 350 4dr Sdn	245+	22,700	\$33,100	\$396	\$370	\$733 / \$595 / \$503
2013 Lexus GS 350 4dr Sdn	205+	33,000	\$29,600	\$357	\$334	\$656 / \$532 / \$450
2013 Lexus RX 350 AWD 4dr Sdn	435+	34,500	\$29,900	\$400	\$368	\$663 / \$538 / \$455
2013 Lincoln MKX AWD 4dr SUV	175+	35,300	\$26,600	\$404	\$343	\$589 / \$478 / \$405
2015 MB C Class 4dr Sdn C300 4Matic	155+	12,400	\$34,200	\$555	\$437	\$758 / \$615 / \$520
2014 MB C Class 4dr Sdn C300 4Matic	300+	21,900	\$25,300	\$397	\$314	\$561 / \$455 / \$385
2013 MB C Class 4dr Sdn C300 4Matic	720+	27,400	\$22,600	\$353	\$285	\$501 / \$406 / \$344
2014 MB E Class 4dr Sdn E350	535+	25,200	\$32,800	\$517	\$426	\$727 / \$590 / \$499
2015 Nissan Altima 4dr Sdn S	835+	26,600	\$16,500	\$249	\$195	\$366 / \$297 / \$251
2014 Nissan Altima 4dr Sdn S	900+	44,900	\$14,200	\$197	\$158	\$315 / \$255 / \$216
2013 Nissan Altima 4dr Sdn S	775+	42,200	\$14,100	\$230	\$174	\$312 / \$254 / \$214
2012 Nissan Altima 4dr Sdn S	470	69,100	\$11,200	\$168	\$134	\$248 / \$201 / \$170
2014 Nissan Maxima 4dr Sdn S	240+	37,700	\$17,400	\$191	\$181	\$386 / \$313 / \$265
2012 Nissan Maxima 4dr Sdn S	405+	41,100	\$18,100	\$281	\$223	\$401 / \$326 / \$275
2013 Nissan Rogue AWD 4dr Wgn SV	360+	33,600	\$17,400	\$264	\$211	\$386 / \$313 / \$265

2012 Nissan Rogue AWD 4dr Wgn SV	170+	36,900	\$16,000	\$267	\$205	\$355 / \$288 / \$243
2014 Nissan Sentra 4dr Sdn SV	715	40,400	\$12,300	\$177	\$145	\$273 / \$221 / \$187
2013 Nissan Sentra 4dr Sdn SV	575+	32,000	\$12,500	\$203	\$159	\$277 / \$225 / \$190
2014 Nissan Versa 4dr Sdn SV	255	45,200	\$10,400	\$159	\$125	\$230 / \$187 / \$158
2015 Toyota Camry 4dr Sdn LE	540+	20,900	\$17,200	\$252	\$201	\$381 / \$309 / \$262
2014 Toyota Camry 4dr Sdn LE	345	34,600	\$15,600	\$221	\$176	\$346 / \$281 / \$237
2013 Toyota Camry 4dr Sdn LE	340+	34,500	\$14,700	\$207	\$169	\$326 / \$264 / \$224
2012 Toyota Camry 4dr Sdn LE	330+	46,600	\$13,700	\$201	\$161	\$304 / \$246 / \$208
2011 Toyota Camry 4dr Sdn LE	165+	89,800	\$10,300	\$135	\$111	\$228 / \$185 / \$157
2015 Toyota Camry 4dr Sdn SE	860	20,400	\$18,400	\$261	\$210	\$408 / \$331 / \$280
2014 Toyota Camry 4dr Sdn SE	1,500+	42,800	\$15,400	\$198	\$164	\$341 / \$277 / \$234
2013 Toyota Camry 4dr Sdn SE	560	34,600	\$15,800	\$219	\$181	\$350 / \$284 / \$240
2012 Toyota Camry 4dr Sdn SE	435	43,900	\$15,300	\$217	\$178	\$339 / \$275 / \$234
2015 Toyota Corolla 4dr Sdn LE	450+	23,800	\$15,000	\$190	\$171	\$332 / \$270 / \$228
2014 Toyota Corolla 4dr Sdn LE	455+	35,000	\$13,900	\$190	\$163	\$308 / \$250 / \$211
2013 Toyota Corolla 4dr Sdn LE	680+	34,200	\$12,800	\$193	\$157	\$284 / \$230 / \$195
2015 VW Jetta 4dr Sdn SE	200+	30,600	\$13,600	\$201	\$161	\$301 / \$245 / \$207
2014 VW Jetta 4C 4dr Sdn SE	260	40,000	\$12,300	\$178	\$154	\$273 / \$221 / \$187
2013 VW Jetta 5C 4dr Sdn SE	180+	37,500	\$11,900	\$182	\$149	\$264 / \$214 / \$181
2013 VW Passat 5C 4dr Sdn SE	635	34,400	\$13,600	\$184	\$153	\$301 / \$245 / \$207
2012 VW Passat 5C 4dr Sdn SE	205+	42,700	\$12,400	\$173	\$151	\$275 / \$223 / \$189

NEW VEHICLE HOT LIST

What's selling at AFG? This list is based on ACTUAL transaction reports from the past two months.
Past performance is no guarantee of future results since Factory programs change regularly.

March-April 2016 New Vehicle "Hot List"

2016 Chevrolet Trucks COLORADO	2016 Jeep WRANGLER
2016 Chevrolet Trucks SILVERADO 1500	2016 Ram Trucks RAM 1500
2016 Chevrolet Trucks SILVERADO 2500HD	2016 Ram Trucks RAM 2500
2016 Chrysler 200	2016 Ram Trucks RAM 3500
2016 Chrysler TOWN and COUNTRY	2016 Toyota 4RUNNER
2016 Dodge CHALLENGER	2016 Toyota RAV4
2016 Dodge GRAND CARAVAN	2016 Toyota TACOMA
2016 Dodge Trucks JOURNEY	2016 Toyota TUNDRA
2016 Ford Trucks EXPLORER	2015 Chevrolet Trucks SILVERADO 1500
2016 Ford Trucks F-150	2015 Chevrolet Trucks SILVERADO 2500HD
2016 Ford Trucks F-250 SUPER DUTY	2015 Chrysler 200
2016 Ford Trucks F-350 SUPER DUTY	2015 Dodge CHARGER
2016 GMC Trucks SIERRA 1500	2015 Dodge DART
2016 Honda CR-V	2015 Dodge Trucks DURANGO
2016 Honda PILOT	2015 Ford Trucks F-150
2016 Jeep CHEROKEE	2015 GMC Trucks SIERRA 1500
2016 Jeep COMPASS	2015 Jeep GRAND CHEROKEE
2016 Jeep GRAND CHEROKEE	2015 Jeep RENEGADE
2016 Jeep PATRIOT	2015 Jeep WRANGLER
2016 Jeep RENEGADE	2015 Ram Trucks RAM 1500

The **AFG** balloon lending program is a “fully insured walk-away balloon” payment program. On a 36 month “walk-away” balloon, the buyer makes 35 payments and when the balloon payment is due the buyer can pay off the balloon through a trade-in, private sale, refinance or simply “walk-away.” The customer can also pay off the loan anytime during the term of the loan with no prepayment penalty.

Please contact us if you have any questions or if there is anything we can do to help your profit efforts!

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