



DrivingSense™ - Opportunity Vehicles FEBRUARY 2014 RESIDUAL BOOK PERIOD

DrivingSense™ is the national brand name for Auto Financial Group's Residual Based Financing (RBF) program, but many lenders offering this program have elected to co-brand the program under different names. Due to the variety of co-branding nationally, the term "RBF" is used in place of Driving Sense or any of the co-branded names listed in the blue panel on the right. This list has been provided to assist you in locating the lender in your region by the co-branded names the lender elected to use.

Auto Financial Group (AFG) is listening to you! AFG is pleased to announce the recent implementation of even more enhancements to the CarBuilder calculator intended to simplify the quoting and documentation process. Support materials and on-line training registration are also readily available to all calculator users. To access this information, simply log in to the calculator and the links to these support features are located at the bottom left corner of your home page screen view. If you would like to learn about the new enhancements or simply have refresher training on the quoting process, sign up anytime for AFG's online training available for lenders and dealers on the 2nd and 3rd Wednesdays of every month. Register for training by (1) clicking on the [Online Training](#) link, (2) click on the blue "[register](#)" in the training description of the Session you wish to attend, and (3) complete the registration by entering the information requested on the final screen for the training month selected. Sessions are 30 minutes with extra time allotted for Q&A if needed.

And that's not all! ... Now even more time-saving enhancements have been added to AFG's Dealer Inventory Download (DID) 2013 edition software! The DID calculator enhancement 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. Dealers currently using DID are already benefitting from the version 13 improvements. 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!

PRE-OWNED & NEW VEHICLE "HOT LISTS"

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? Great 2013 pre-owned opportunities, driven by LARGE numbers of a variety of factory program vehicle RETURNS and returned Hi-Line RAC units are listed below. Available "advance" is SUBSTANTIAL!!!! The 2013-2010 rental returns also present great opportunities.

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 FEB 2014 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 10% 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
2011 Acura MDX 4dr SUV	100	37,000	\$27,300	\$381	\$326	\$604/ \$491/ \$415
2013 BMW 3 Series 4dr Sdn 328i Sport	100	11,000	\$35,200	\$474	\$416	\$779/ \$633/ \$535
2011 BMW 3 Series 4dr Sdn 328i	350+	34,000	\$22,500	\$292	\$259	\$498/ \$404/ \$342
2011 BMW 3 Series 4dr Sdn 328xi	300+	33,000	\$23,700	\$297	\$269	\$523/ \$426/ \$360
2011 BMW 5 Series 4dr Sdn 528i	100+	39,000	\$30,800	\$499	\$399	\$682/ \$553/ \$468
2012 Chevrolet Cruze 4 dr Sdn 1LT	100+	40,000	\$13,500	\$198	\$163	\$299/ \$243/ \$205
2012 Chevrolet Cruze 4 dr Sdn 2LT	300	45,600	\$14,000	\$193	\$165	\$310/ \$252/ \$213
2013 Chevrolet Impala 4dr Sdn LT	200	29,000	\$15,700	\$246	\$187	\$348/ \$282/ \$239
2012 Chevrolet Impala 4dr Sdn LT	200	43,000	\$13,900	\$219	\$169	\$308/ \$250/ \$211
2013 Chevrolet Impala 4dr Sdn LTZ	100+	27,700	\$17,200	\$243	\$196	\$381/ \$309/ \$261
2011 Chevrolet Impala 4dr Sdn LT	200+	60,000	\$11,600	\$200	\$144	\$257/ \$208/ \$176
2013 Chevrolet Malibu 4dr Sdn LT	150+	19,400	\$18,000	\$261	\$215	\$398/ \$323/ \$273
2012 Chevrolet Malibu 4dr Sdn 1LT	300	39,000	\$13,600	\$178	\$147	\$301/ \$244/ \$206
2013 Chevrolet Malibu 4dr Sdn 2LT	200	19,400	\$18,000	\$247	\$210	\$398/ \$323/ \$273
2012 Chrysler 200 4dr Sdn LX	150+	42,400	\$13,000	\$209	\$162	\$288/ \$234/ \$198
2013 Chrysler 200 4dr Sdn Touring	250	16,000	\$15,500	\$241	\$193	\$343/ \$279/ \$236
2013 Chrysler T&C 4dr Wgn Touring	1300+	18,800	\$21,900	\$322	\$273	\$485/ \$394/ \$333
2013 Dodge Avenger 4dr Sdn SE	250+	11,600	\$15,600	\$226	\$189	\$345/ \$280/ \$237
2012 Dodge Avenger 4dr Sdn SE	250	39,300	\$12,900	\$209	\$161	\$286/ \$232/ \$196
2013 Dodge Charger 4dr Sdn SE	250+	19,200	\$20,000	\$278	\$233	\$443/ \$359/ \$304
2013 Ford Edge AWD 3.5 LTD	450+	19,600	\$26,900	\$348	\$313	\$595/ \$483/ \$409
2013 Ford Edge AWD 3.5 SEL	200+	18,400	\$23,100	\$288	\$263	\$511/ \$415/ \$351
2012 Ford Edge AWD V6 3.5L SEL	150	25,800	\$24,500	\$382	\$312	\$542/ \$440/ \$372
2011 Ford Edge AWD 3.5L LTD	150+	37,100	\$24,300	\$399	\$313	\$538/ \$437/ \$369
2011 Ford Edge AWD 3.5L SEL	200	36,600	\$21,500	\$361	\$279	\$476/ \$386/ \$327
2013 Ford Focus 4dr Sdn SE	400	21,400	\$15,500	\$222	\$187	\$343/ \$279/ \$236
2012 Ford Focus 4dr Sdn SE	450	30,300	\$13,600	\$188	\$162	\$301/ \$244/ \$207
2012 Ford Focus 4dr Sdn SEL	200	35,000	\$14,200	\$188	\$166	\$314/ \$255/ \$216
2013 Ford Focus 4dr Hatchback SE	300	21,600	\$15,800	\$223	\$189	\$350/ \$284/ \$240
2012 Ford Focus 4dr Hatchback SE	200+	32,400	\$13,900	\$193	\$166	\$308/ \$250/ \$211
2013 Ford Escape 2WD 4dr Wgn 1.6L SE	300+	21,900	\$19,600	\$252	\$230	\$434/ \$352/ \$298
2013 Ford Escape 4WD 4dr Wgn 2.0L SE	200+	26,500	\$21,000	\$273	\$244	\$465/ \$377/ \$319
2011 Ford Escape 2WD 4dr Wgn XLT	150+	50,000	\$14,400	\$221	\$180	\$319/ \$259/ \$219
2012 Ford Escape 2WD 4dr Wgn Ltd	150+	23,500	\$19,700	\$291	\$245	\$436/ \$354/ \$299
2011 Honda Accord 4dr Sdn LX	300	34,400	\$15,000	\$221	\$178	\$332/ \$270/ \$228
2011 Honda Accord 4dr Sdn SE	200	34,800	\$15,100	\$197	\$168	\$334/ \$271/ \$229
2012 Honda Civic 4dr Sdn LX	150	29,800	\$14,800	\$197	\$168	\$328/ \$266/ \$225

2011 Honda Civic 4dr Sdn LX	500	34,600	\$13,400	\$199	\$159	\$297/ \$241/ \$204
2011 Honda Pilot 4WD 4dr Wgn EX-L	100	40,200	\$25,700	\$431	\$340	\$569/ \$462/ \$390
2013 Hyundai Accent 4dr Sdn GLS	200+	21,100	\$13,900	\$223	\$179	\$308/ \$250/ \$211
2011 Hyundai Sonata 4dr Sdn GLS	250+	40,600	\$13,800	\$226	\$172	\$305/ \$248/ \$210
2012 Hyundai Sonata 4dr Sdn GLS	100+	36,700	\$14,900	\$197	\$166	\$330/ \$268/ \$226
2013 Hyundai Sonata 4dr Sdn GLS	450	24,600	\$15,400	\$192	\$167	\$341/ \$277/ \$234
2013 Hyundai Elantra 4dr Sdn GLS	350+	25,800	\$15,300	\$200	\$171	\$339/ \$275/ \$232
2012 Infiniti G37 4dr Sdn Journey	400	19,800	\$25,500	\$298	\$286	\$564/ \$458/ \$387
2011 Infiniti G37 2WD 4dr Sdn Journey	250	32,300	\$23,300	\$289	\$260	\$516/ \$419/ \$354
2010 Infiniti G37 2WD 4dr Sdn Journey	200+	36,500	\$21,700	\$300	\$253	\$480/ \$390/ \$330
2010 Infiniti G37 AWD 4dr Sdn X AWD	300	36,000	\$22,000	\$288	\$249	\$487/ \$395/ \$334
2013 Kia Forte 4dr Sdn EX	200	20,300	\$14,800	\$207	\$178	\$328/ \$266/ \$225
2013 Kia Optima 4dr Sdn LX	500+	25,600	\$17,200	\$250	\$208	\$381/ \$309/ \$261
2013 Kia Soul 4dr Wgn Plus	200+	22,600	\$15,600	\$230	\$189	\$345/ \$280/ \$237
2010 Lexus ES 350 4dr Sdn	200+	42,300	\$21,500	\$351	\$280	\$476/ \$386/ \$327
2011 Lexus RX 350 AWD 4dr Wgn	300	35,800	\$30,400	\$495	\$399	\$673/ \$546/ \$462
2010 Lexus RX 350 AWD 4dr Wgn	150+	52,200	\$26,500	\$473	\$363	\$587/ \$476/ \$402
2010 Mazda3 4dr Sdn I Touring	100	37,700	\$12,600	\$206	\$162	\$279/ \$226/ \$191
2011 MB C Class 4dr Sdn C300	200	30,800	\$23,200	\$340	\$275	\$514/ \$417/ \$352
2010 MB E Class E350 4dr Sdn	100	45,400	\$27,800	\$429	\$356	\$615/ \$500/ \$422
2011 MB E Class 4drSdn E350	150	35,000	\$30,700	\$439	\$381	\$680/ \$552/ \$466
2011 Mini Cooper Hardtop 2dr Cpe	125	29,900	\$15,800	\$207	\$161	\$350/ \$284/ \$240
2010 Mini Cooper Hardtop 2dr Cpe	100	30,400	\$14,300	\$185	\$143	\$317/ \$257/ \$217
2013 Nissan Altima 4dr Sdn	300+	17,400	\$18,800	\$280	\$217	\$416/ \$338/ \$286
2013 Nissan Altima 4dr Sdn S	350	30,200	\$17,200	\$230	\$185	\$381/ \$309/ \$261
2012 Nissan Altima 4dr Sdn	600+	27,000	\$15,500	\$229	\$178	\$343/ \$279/ \$236
2012 Nissan Altima 4dr Sdn S	500+	45,300	\$14,100	\$176	\$145	\$312/ \$253/ \$214
2011 Nissan Altima 4dr Sdn	550+	35,100	\$15,100	\$234	\$181	\$334/ \$271/ \$229
2013 Nissan Maxima 4dr Sdn S	100+	19,900	\$20,900	\$234	\$221	\$463/ \$376/ \$318
2012 Nissan Maxima 4dr Sdn S	150	29,700	\$20,300	\$247	\$219	\$449/ \$365/ \$308
2011 Nissan Maxima 4dr Sdn S	150	40,900	\$17,800	\$212	\$190	\$394/ \$320/ \$270
2010 Nissan Maxima 4dr Sdn SV	200+	38,200	\$18,900	\$304	\$235	\$418/ \$340/ \$287
2010 Nissan Murano AWD 4dr Wgn SL	150	44,000	\$21,500	\$376	\$286	\$476/ \$386/ \$327
2011 Nissan Rogue AWD 4dr Wgn S	200	35,500	\$16,000	\$252	\$193	\$354/ \$288/ \$243
2011 Nissan Rogue AWD 4dr Wgn SV	300	34,600	\$18,900	\$274	\$219	\$418/ \$340/ \$287
2010 Nissan Rogue AWD 4dr Wgn SL	200	38,200	\$15,500	\$255	\$191	\$343/ \$279/ \$236
2013 Subaru Forester 4dr Wgn X Prem.	100	9,200	\$24,600	\$404	\$323	\$545/ \$442/ \$374
2013 Subaru Outback 4dr Wgn 2.5I Prem.	200+	12,800	\$19,800	\$247	\$227	\$438/ \$356/ \$301
2013 Subaru Legacy 4 dr Sdn 2.5I LTD	100+	12,500	\$22,700	\$330	\$272	\$502/ \$408/ \$345
2013 Subaru Legacy 4 dr Sdn 2.5I Prem	200+	12,800	\$19,800	\$280	\$234	\$438/ \$356/ \$301

2013 Toyota Camry 4dr Sdn SE	100+	12,600	\$20,200	\$283	\$232	\$447/ \$363/ \$307
2012 Toyota Camry 4dr Sdn SE	200	30,800	\$18,700	\$246	\$208	\$414/ \$336/ \$284
2012 Toyota Camry 4dr Sdn LE	250	39,000	\$16,400	\$219	\$182	\$363/ \$295/ \$249
2011 Toyota Camry 4dr Sdn LE	1200+	36,000	\$14,800	\$241	\$183	\$328/ \$266/ \$225
2011 Toyota Camry 4dr Sdn SE	300	40,000	\$16,200	\$272	\$201	\$359/ \$291/ \$246
2012 Toyota Corolla 4dr Sdn LE	300	35,300	\$13,400	\$186	\$153	\$297/ \$241/ \$204
2013 Toyota Corolla 4dr Sdn LE	300	23,200	\$15,500	\$211	\$176	\$343/ \$279/ \$236
2011 Toyota Corolla 4dr Sdn LE	225	37,700	\$13,000	\$203	\$156	\$288/ \$234/ \$198
2010 Toyota Corolla 4dr Sdn S	400	45,000	\$12,100	\$204	\$155	\$268/ \$217/ \$184
2013 Toyota Prius Hybrid 4dr Hatchback II	200	19,600	\$19,100	\$262	\$214	\$423/ \$343/ \$290
2010 Toyota Prius Hybrid 4dr Hatchback II	100+	40,400	\$15,800	\$273	\$203	\$350/ \$248/ \$240
2013 Toyota Sienna FWD LE	150	25,900	\$24,100	\$320	\$271	\$533/ \$433/ \$366
2011 Toyota Sienna FWD LE	200	46,500	\$19,400	\$310	\$244	\$429/ \$349/ \$295
2012 Toyota Rav4 4WD 4dr Wgn	150	37,400	\$18,600	\$235	\$200	\$412/ \$334/ \$283
2011 Toyota Rav4 4WD 4dr Wgn	400+	34,400	\$17,000	\$247	\$196	\$376/ \$305/ \$258
2013 VW Passat 4dr Sdn SE	150	22,500	\$17,700	\$243	\$208	\$392/ \$318/ \$269
2013 VW Jetta 4dr Sdn SE	100	20,500	\$16,000	\$226	\$200	\$354/ \$288/ \$243
2012 VW Jetta 4dr Sdn SE	100	35,000	\$14,100	\$206	\$178	\$312/ \$253/ \$214

New Vehicle Hot List

Based on the last two month's ACTUAL transaction report.
Past performance is no guarantee of future results since Factory programs change regularly.

2014 New Vehicle "Hot List"	
Acura MDX	GMC SIERRA 1500
Acura RDX	Honda CR-V
Audi A4	Honda PILOT
Audi Q5	Honda RIDGELINE
BMW X1 SERIES	Jeep CHEROKEE
Buick LACROSSE	Jeep COMPASS
Chevrolet CAMARO	Jeep GRAND CHEROKEE
Chevrolet CRUZE	Jeep PATRIOT
Chevrolet IMPALA	Jeep WRANGLER
Chevrolet MALIBU	Kia FORTE
Chevrolet SONIC	Kia SORENTO
Chevrolet EQUINOX	Mazda CX-5
Chevrolet SILVERADO 1500	Mazda MAZDA3
Chevrolet TAHOE	Mazda MAZDA6
Chevrolet TRAVERSE	Mercedes Benz C CLASS
Chrysler 200	Mercedes Benz CLA CLASS
Chrysler 300 SERIES	Mercedes Benz SL CLASS
Chrysler TOWN and COUNTRY	MINI COOPER CONV
Dodge AVENGER	Mitsubishi LANCER
Dodge CHALLENGER	Mitsubishi OUTLANDER SPORT
Dodge CHARGER	Nissan 370Z
Dodge DART	Nissan ALTIMA
Dodge GRAND CARAVAN	Nissan PATHFINDER
Dodge DURANGO	Ram Trucks RAM 1500
Dodge JOURNEY	Subaru FORESTER
Fiat 500L	Subaru IMPREZA SEDAN
Ford FOCUS	Subaru IMPREZA WAGON
Ford FUSION	Subaru OUTBACK 2.5i
Ford MUSTANG	Toyota FJ CRUISER
Ford ESCAPE	Toyota FR-S
Ford EXPLORER	Toyota TACOMA
Ford FLEX	

The **AFG RBF** balloon 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.

Auto Financial Group stays in the information loop and assists our Lenders clients and their Dealers compare the AFG balloon program with other competitive offerings, including the “captives” various lease programs using information sourced in the LeaseScan payment comparison program. For example, if a Ford Dealer, or AFG lender, would like to know how the Ford Motor Credit Red Carpet Lease program stacks up on the new 2014 Ford Fusion compared to the AFG RBF program, call us and we can help you make that determination. We welcome the opportunity to schedule a web

conference session and run some comparisons for you. This is a great process for planning advertising and marketing strategy.

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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