

AFG ALERT

News for Dealers & Lenders...

AUTO
Financial
GROUP

AFG BALLOON LENDING - OPPORTUNITY VEHICLES JULY-AUGUST 2016 RESIDUAL BOOK PERIOD

CURRENT ANNOUNCEMENTS

AFG listens to your requests! We are pleased to announce the following new features were released on 7/5/16 to AFG's Balloon Lending payment quoting and residual calculation software: **(1) Dealer software only:** Independent rate adjustment fields were added for both conventional and balloon payment calculations which provide for +/- rate adjustments to all loan terms in one simple step. **(2) Lenders and Dealers** can now select the default credit tier used in all initial quotes (**Dealers:** select default preference in the software 'Settings' page, and **Lenders** select default tier in the 'Credit Tier' page). **(3) Lenders and Dealers** also now have the option to change all conventional only loan term rates used in the payment quotes to one rate. **(4)** The Lender's 'Rates' page has new automated rate entry features to simplify both initial rate entries and subsequent rate changes.

Action required by Lenders in regards to the new 'rates' and 'credit tiers' pages: 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.

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) 2016 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!

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 JUL-AUG 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	Miles	Wholesale + \$2,500	AFG RBF		Conv. Fin.
	Sales			36	60	48 / 60 / 72
2013 BMW 3 Series 4dr Sdn 328i	200+	35,900	\$21,800	\$339	\$270	\$476 / \$385 / \$324
2013 BMW 5 Series 4dr Sdn 528i 4dr Sdn Auto	120	36,500	\$26,500	\$472	\$357	\$578 / \$468 / \$394
2015 Chevrolet Cruze 4dr Sdn 2LT	280	25,100	\$14,900	\$229	\$182	\$325 / \$263 / \$222
2014 Chevrolet Cruze 4dr Sdn 1LT	335+	35,800	\$14,200	\$237	\$180	\$310 / \$251 / \$211
2013 Chevrolet Cruze 4dr Sdn 1LT	125+	47,300	\$11,700	\$187	\$145	\$255 / \$207 / \$174
2015 Chevrolet Equinox FWD 4C 4dr SUV LT	335+	25,200	\$20,900	\$330	\$256	\$456 / \$369 / \$311
2013 Chevrolet Equinox FWD 4C 4dr SUV LT	225+	56,600	\$15,900	\$266	\$203	\$347 / \$281 / \$237
2013 Chevrolet Impala 4dr Sdn LT	150+	68,000	\$10,400	\$137	\$112	\$227 / \$184 / \$155
2011 Chevrolet Impala FFV 4dr Sdn LT	245+	97,000	\$8,100	\$120	\$91	\$177 / \$143 / \$121
2015 Chevrolet Malibu 4dr Sdn LT	500+	23,100	\$17,100	\$270	\$206	\$373 / \$302 / \$255
2013 Chevrolet Malibu 4dr Sdn LT	185+	46,800	\$13,700	\$195	\$155	\$299 / \$242 / \$204
2014 Chevrolet Sonic 4dr Sdn LT	260+	41,300	\$10,200	\$163	\$128	\$223 / \$180 / \$152
2014 Chevrolet Spark 4dr HB LT	385+	40,100	\$9,100	\$164	\$119	\$199 / \$161 / \$135
2015 Chrysler 200 FWD 4dr Sdn Ltd	425+	26,100	\$14,400	\$196	\$162	\$314 / \$254 / \$214
2015 Chrysler 300 V6 4dr Sdn	385+	15,100	\$21,800	\$274	\$248	\$472 / \$381 / \$320
2013 Chrysler 200 4dr Sdn Touring	160+	55,000	\$10,700	\$149	\$125	\$234 / \$189 / \$159
2015 Chrysler T&C 4dr Wgn Touring	440+	34,100	\$21,000	\$325	\$259	\$458 / \$371 / \$313
2014 Chrysler T&C 4dr Wgn Touring	225	32,000	\$19,200	\$300	\$238	\$419 / \$339 / \$286
2014 Dodge Avenger 4dr Sdn SE	165+	43,300	\$11,800	\$165	\$136	\$258 / \$208 / \$176
2013 Dodge Avenger 4dr Sdn SE	155	62,900	\$9,900	\$135	\$111	\$216 / \$175 / \$147
2012 Dodge Avenger 4dr Sdn SE	130	82,900	\$8,300	\$124	\$95	\$181 / \$147 / \$124
2015 Dodge Charger 4dr Sdn SE	275+	24,100	\$19,700	\$230	\$215	\$430 / \$348 / \$293
2014 Dodge Charger 4dr Sdn SE	140+	42,100	\$16,800	\$213	\$180	\$367 / \$297 / \$250
2015 Dodge DART 4dr Sdn SXT	310	22,300	\$13,600	\$199	\$163	\$297 / \$240 / \$202
2015 Dodge Grand Caravan 4dr Wgn SXT	225+	32,500	\$19,700	\$330	\$253	\$430 / \$348 / \$293
2014 Dodge Grand Caravan 4dr Wgn SXT	165	50,700	\$16,000	\$242	\$193	\$349 / \$283 / \$238
2013 Dodge Grand Caravan 4dr Wgn SXT	335+	54,000	\$14,100	\$205	\$166	\$308 / \$249 / \$210
2013 Ford F150 4WD V6 Crew Cab 3.5L XLT	290+	47,500	\$27,000	\$329	\$284	\$589 / \$477 / \$402
2013 Ford Edge FWD V6 4dr SUV 3.5L SEL	430+	36,700	\$21,300	\$348	\$278	\$465 / \$376 / \$317
2014 Ford Escape FWD 4dr SUV 1.6L SE	545+	31,700	\$16,900	\$244	\$210	\$369 / \$298 / \$252
2013 Ford Escape FWD 4dr SUV 1.6L SE	455+	38,200	\$15,600	\$244	\$194	\$340 / \$275 / \$232
2013 Ford Escape 4WD 4dr SUV 1.6L SE	380+	42,700	\$15,900	\$215	\$194	\$347 / \$281 / \$237
2015 Ford Explorer 4WD V6 4dr SUV XLT	260+	30,800	\$28,200	\$357	\$321	\$615 / \$498 / \$420
2014 Ford Explorer 4WD V6 4dr SUV XLT	245+	37,000	\$27,400	\$394	\$317	\$598 / \$484 / \$408
2013 Ford Explorer 4WD V6 4dr SUV XLT	535+	44,300	\$25,100	\$432	\$294	\$548 / \$443 / \$374
2015 Ford Focus 4dr Hatchback SE	525	24,900	\$13,400	\$196	\$160	\$292 / \$237 / \$199
2014 Ford Focus 4dr Sdn SE	705	30,000	\$12,100	\$176	\$147	\$264 / \$214 / \$180
2013 Ford Focus 4dr Sdn SE	640+	42,000	\$10,800	\$163	\$136	\$236 / \$191 / \$161
2015 Ford Fusion FWD 4dr Sdn 2.5L SE	400+	30,100	\$15,300	\$231	\$176	\$334 / \$270 / \$228
2014 Ford Fusion FWD 4dr Sdn 2.5L SE	470+	36,800	\$14,500	\$212	\$165	\$316 / \$256 / \$216
2013 Ford Fusion FWD 4dr Sdn 2.5L SE	670+	40,100	\$13,700	\$208	\$168	\$299 / \$242 / \$204
2013 Ford Fusion FWD 4dr Sdn 1.6L SE	775+	44,800	\$14,200	\$219	\$176	\$310 / \$251 / \$211

2012 Ford Fusion FWD 4dr Sdn SE	225+	78,500	\$10,100	\$150	\$128	\$220 / \$178 / \$150
2015 Ford Mustang V6 2dr Convertible	270+	27,800	\$22,800	\$342	\$272	\$498 / \$403 / \$339
2015 Ford Taurus FWD V6 4dr Sdn Ltd.	390+	27,800	\$20,500	\$269	\$226	\$447 / \$362 / \$305
2015 GMC G2500 Van FFV CARGO	370+	11,500	\$21,700	\$308	\$248	\$474 / \$383 / \$323
2013 Honda Accord 4dr Sdn LX	375+	32,600	\$15,900	\$240	\$187	\$347 / \$281 / \$237
2014 Honda Civic 4dr Sdn LX	240+	35,200	\$14,600	\$217	\$174	\$319 / \$258 / \$217
2013 Honda Civic 4dr Sdn LX	670+	31,900	\$13,500	\$208	\$160	\$295 / \$238 / \$201
2012 Honda Civic 4dr Sdn LX	145+	60,000	\$11,500	\$160	\$132	\$251 / \$203 / \$171
2013 Honda CR-V AWD 4dr SUV LX	235+	34,000	\$17,500	\$262	\$196	\$382 / \$309 / \$260
2015 Hyundai Accent 4dr Sdn GLS	330+	25,800	\$11,900	\$179	\$149	\$260 / \$210 / \$177
2014 Hyundai Accent 4dr Sdn GLS	190+	39,200	\$10,400	\$157	\$123	\$227 / \$203 / \$155
2015 Hyundai Elantra 4dr Sdn SE	540+	34,000	\$12,900	\$168	\$148	\$282 / \$228 / \$192
2014 Hyundai Elantra 4dr Sdn SE	295+	36,900	\$12,300	\$171	\$142	\$268 / \$217 / \$183
2013 Hyundai Elantra 4dr Sdn GLS	545+	39,300	\$12,000	\$178	\$142	\$262 / \$212 / \$179
2015 Hyundai Sonata 4dr Sdn 2.4L SE	440+	35,600	\$14,300	\$166	\$154	\$312 / \$253 / \$213
2014 Hyundai Sonata 4dr Sdn 2.4L GLS	150+	33,300	\$13,800	\$177	\$150	\$301 / \$244 / \$205
2013 Hyundai Sonata 4dr Sdn GLS	790+	38,500	\$12,900	\$188	\$149	\$282 / \$228 / \$192
2012 Hyundai Sonata 4dr Sdn GLS	190+	58,500	\$11,200	\$154	\$126	\$244 / \$198 / \$167
2011 Hyundai Sonata 4dr Sdn GLS	190+	87,300	\$9,200	\$132	\$108	\$201 / \$162 / \$137
2013 Infiniti G37 4dr Sdn X	485+	33,000	\$22,500	\$360	\$277	\$491 / \$397 / \$335
2014 Jeep Grand Cherokee 4WD 4dr SUV Ltd	145	37,600	\$28,100	\$387	\$342	\$613 / \$496 / \$418
2013 Jeep Grand Cherokee 4WD FFV 4dr Laredo	125+	40,400	\$23,500	\$383	\$311	\$513 / \$415 / \$350
2015 Kia Forte 4dr Sdn LX	520+	23,100	\$12,900	\$174	\$155	\$282 / \$228 / \$192
2013 Kia Optima 4dr Sdn LX	475+	38,100	\$13,000	\$204	\$155	\$284 / \$230 / \$193
2014 Lexus ES 350 4dr Sdn	250+	21,800	\$27,700	\$388	\$326	\$605 / \$489 / \$412
2013 Lexus ES 350 4dr Sdn	345+	31,500	\$25,800	\$371	\$303	\$563 / \$456 / \$384
2014 Lexus GS 350 4dr Sdn	255+	24,500	\$31,500	\$371	\$351	\$687 / \$556 / \$469
2013 Lexus GS 350 4dr Sdn	140+	38,600	\$29,200	\$367	\$344	\$637 / \$516 / \$435
2013 Lexus RX 350 AWD 4dr Sdn	320+	34,500	\$29,700	\$414	\$364	\$648 / \$524 / \$442
2013 Lincoln MKX AWD 4dr SUV	105+	37,900	\$26,500	\$400	\$336	\$578 / \$468 / \$394
2015 MB C Class 4dr Sdn C300 4Matic	145+	12,400	\$32,500	\$518	\$407	\$709 / \$574 / \$484
2014 MB C Class 4dr Sdn C300 4Matic	295+	23,800	\$24,500	\$386	\$303	\$535 / \$433 / \$365
2013 MB C Class 4dr Sdn C300 4Matic	315+	30,900	\$21,700	\$338	\$267	\$474 / \$383 / \$323
2014 MB E Class 4dr Sdn E350	605	25,700	\$30,600	\$471	\$386	\$668 / \$540 / \$455
2015 Nissan Altima 4dr Sdn S	1,470+	30,600	\$15,300	\$223	\$174	\$334 / \$270 / \$228
2014 Nissan Altima 4dr Sdn S	900	39,600	\$13,700	\$190	\$149	\$299 / \$242 / \$204
2013 Nissan Altima 4dr Sdn S	1,305+	37,900	\$13,500	\$215	\$161	\$295 / \$238 / \$201
2012 Nissan Altima 4dr Sdn S	440+	74,300	\$10,400	\$144	\$119	\$227 / \$184 / \$155
2014 Nissan Maxima 4dr Sdn S	170+	38,900	\$17,000	\$218	\$175	\$371 / \$300 / \$253
2012 Nissan Maxima 4dr Sdn S	295+	47,500	\$17,200	\$280	\$206	\$375 / \$304 / \$256
2013 Nissan Rogue AWD 4dr Wgn SV	535+	33,500	\$16,600	\$258	\$194	\$362 / \$293 / \$247
2014 Nissan Sentra 4dr Sdn SV	525+	38,400	\$11,900	\$185	\$136	\$260 / \$210 / \$177
2013 Nissan Sentra 4dr Sdn SV	560+	32,500	\$12,000	\$210	\$149	\$262 / \$212 / \$179
2014 Nissan Versa 4dr Sdn SV	120+	43,600	\$10,200	\$161	\$119	\$223 / \$172 / \$152
2015 Toyota Camry 4dr Sdn LE	650	25,500	\$16,800	\$245	\$191	\$367 / \$297 / \$250
2014 Toyota Camry 4dr Sdn LE	295+	29,700	\$14,900	\$204	\$162	\$325 / \$263 / \$222
2013 Toyota Camry 4dr Sdn LE	500	33,100	\$14,200	\$221	\$159	\$312 / \$253 / \$213

2012 Toyota Camry 4dr Sdn LE	165+	66,000	\$12,300	\$181	\$133	\$268 / \$217 / \$183
2011 Toyota Camry 4dr Sdn LE	170	92,200	\$10,100	\$147	\$106	\$220 / \$178 / \$150
2015 Toyota Camry 4dr Sdn SE	890+	27,500	\$17,500	\$240	\$192	\$382 / \$309 / \$260
2014 Toyota Camry 4dr Sdn SE	785+	39,100	\$14,900	\$199	\$152	\$325 / \$263 / \$222
2013 Toyota Camry 4dr Sdn SE	765+	34,800	\$15,100	\$228	\$166	\$330 / \$267 / \$225
2012 Toyota Camry 4dr Sdn SE	205	55,000	\$13,900	\$202	\$150	\$303 / \$245 / \$207
2015 Toyota Corolla 4dr Sdn LE	545+	30,100	\$14,200	\$175	\$152	\$310 / \$251 / \$211
2014 Toyota Corolla 4dr Sdn LE	365+	34,000	\$13,400	\$200	\$152	\$292 / \$237 / \$199
2013 Toyota Corolla 4dr Sdn LE	645+	34,100	\$12,300	\$199	\$147	\$268 / \$217 / \$183
2015 VW Jetta 4dr Sdn SE	205+	31,100	\$13,700	\$203	\$163	\$299 / \$242 / \$204
2014 VW Jetta 4C 4dr Sdn SE	105	33,500	\$12,500	\$207	\$156	\$273 / \$221 / \$186
2013 VW Jetta 5C 4dr Sdn SE	190+	30,900	\$10,700	\$170	\$126	\$234 / \$189 / \$159
2013 VW Passat 5C 4dr Sdn SE	110+	46,400	\$13,700	\$212	\$152	\$299 / \$242 / \$204

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.

July-August 2016 New Vehicle "Hot List"	
2017 Chrysler PACIFICA	2016 Ford Trucks F-250 SUPER DUTY
2017 Subaru WRX	2016 Ford Trucks F-350 SUPER DUTY
2016 Acura RDX	2016 GMC Trucks CANYON
2016 Buick ENCLAVE	2016 GMC Trucks SIERRA 1500
2016 Buick ENCORE	2016 GMC Trucks SIERRA 1500 DENALI
2016 Chevrolet CAMARO	2016 GMC Trucks TERRAIN
2016 Chevrolet CORVETTE STINGRAY	2016 GMC Trucks YUKON
2016 Chevrolet CRUZE	2016 GMC Trucks YUKON XL
2016 Chevrolet CRUZE	2016 Honda ACCORD SEDAN
2016 Chevrolet IMPALA	2016 Honda CIVIC SEDAN
2016 Chevrolet MALIBU	2016 Honda CR-V
2016 Chevrolet MALIBU	2016 Honda HR-V
2016 Chevrolet SONIC	2016 Honda ODYSSEY
2016 Chevrolet SPARK	2016 Honda PILOT
2016 Chevrolet Trucks COLORADO	2016 Jeep CHEROKEE
2016 Chevrolet Trucks EQUINOX	2016 Jeep COMPASS
2016 Chevrolet Trucks SILVERADO 1500	2016 Jeep GRAND CHEROKEE
2016 Chevrolet Trucks SILVERADO 2500HD	2016 Jeep PATRIOT
2016 Chevrolet Trucks SILVERADO 3500HD	2016 Jeep RENEGADE
2016 Chevrolet Trucks SUBURBAN	2016 Jeep WRANGLER
2016 Chevrolet Trucks TAHOE	2016 Kia SOUL
2016 Chevrolet Trucks TRAVERSE	2016 Mazda CX-5
2016 Chevrolet Trucks TRAX	2016 Nissan FRONTIER
2016 Chrysler 200	2016 Nissan ROGUE
2016 Chrysler 300	2016 Ram Trucks RAM 1500
2016 Chrysler TOWN and COUNTRY	2016 Ram Trucks RAM 2500
2016 Dodge CHALLENGER	2016 Ram Trucks RAM 3500
2016 Dodge CHARGER	2016 Subaru CROSSTREK
2016 Dodge DART	2016 Subaru FORESTER
2016 Dodge GRAND CARAVAN	2016 Subaru IMPREZA
2016 Dodge Trucks DURANGO	2016 Subaru OUTBACK 2.5I
2016 Dodge Trucks JOURNEY	2016 Subaru WRX
2016 Ford FUSION	2016 Toyota 4RUNNER
2016 Ford MUSTANG	2016 Toyota HIGHLANDER
2016 Ford Trucks ESCAPE	2016 Toyota RAV4
2016 Ford Trucks EXPLORER	2016 Toyota TACOMA
2016 Ford Trucks F-150	2016 Toyota TUNDRA

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!

Lender Account Managers:

Holly Bentley
877-354-4234, Ext 106
hbentley@autofinancialgroup.com

Maury Dikker
877-354-4234, Ext. 113
mdikker@autofinancialgroup.com

Stacy Freeman
877-354-4234, Ext. 115
sfreeman@autofinancialgroup.com

Lisa Primrose
877-354-4234, Ext. 119
lprimrose@autofinancialgroup.com

Dealer Account Managers:

Tim Burns
877-354-4234, Ext. 111
tburns@autofinancialgroup.com

Dave Funderburk
972-523-6729
dfunderburk@autofinancialgroup.com

Lenders & Dealers:

Peggy McCaslin
877-354-4234, Ext.107
pmccaslin@autofinancialgroup.com

