

AFG ALERT

News for Dealers & Lenders...

AUTO
Financial
GROUP

AFG BALLOON LENDING - OPPORTUNITY VEHICLES JANUARY - FEBRUARY 2015 RESIDUAL BOOK PERIOD

Residual based financing continues to strengthen nationally and economists forecast that this trend will not slow down anytime soon! So, if you are not already using **AFG BALLOON LENDING** as a product differentiator in your store to draw and retain new customers, now is the time to start!

CURRENT ANNOUNCEMENTS

New AFG Residual Value and Payment Quoting Software Enhancements: AFG is releasing numerous new time-saving enhancements to AFG's residual value and payment quoting software throughout 2015. Detailed information will be provided with each release to all software users.

This is also a reminder for those dealerships who still have not taken advantage of the most recently announced dealer administrative user release which provides dealerships with the functionality to add and/or disable users in addition to other new customization features on their AFG residual value and payment quoting software. Please contact your account manager to set up an administrator for your store. **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.**

About AFG's Balloon Lending Program: Although DrivingSense is the national brand name used by AFG since 1999, many lenders offering this program have elected to co-brand it under different names. Due to the variety of co-branding nationally, AFG has now adopted **AFG Balloon Lending** as a generic program reference in place of DrivingSense or any of the co-branded names.

AFG's Dealer Inventory Download (DID) 2014 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!

AFG Balloon Loan software and/or product training: Need training? Sign up anytime for monthly training by clicking on **Online Training** located in the lower left corner of the home page of the quoting software. Simply select the training session of your choice, complete registration, and you are signed up!... **OR**, if you prefer, contact your AFG Account Manager or Dealer Representative to schedule training.

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 JAN-FEB 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.

Pre-Owned Vehicle Opportunity "Hot List"

Year / Make / Model	Recent Sales	Miles	Wholesale + \$2,500	AFG RBF		Conv. Fin.
				36	60	48 / 60 / 72
2012 Acura TSX FWD 4C 4dr Sdn	105+	32,100	\$19,600	\$294	\$255	\$434 / \$353 / \$298
2014 BMW 3 Series 4dr Sdn 328i	120+	6,500	\$33,500	\$582	\$446	\$742 / \$603 / \$510
2011 BMW 3 Series 4dr Sdn 328i	160+	38,400	\$21,800	\$425	\$319	\$483 / \$392 / \$332
2011 BMW 3 Series 4dr Sdn 328xi	220	33,300	\$22,700	\$430	\$327	\$503 / \$408 / \$345
2014 Chevrolet Cruze 4dr Sdn 1LT	150	19,600	\$14,900	\$209	\$176	\$330 / \$268 / \$227
2013 Chevrolet Cruze 4dr Sdn 1LT	190+	42,500	\$12,900	\$190	\$155	\$286 / \$232 / \$196
2013 Chevrolet Cruze 4dr Sdn 2LT	140+	51,300	\$12,900	\$181	\$151	\$286 / \$232 / \$196
2012 Chevrolet Cruze 4dr Sdn 1LT	130+	53,200	\$11,500	\$163	\$139	\$255 / \$207 / \$175
2013 Chevrolet Impala 4dr Sdn LT	225+	46,600	\$13,000	\$193	\$154	\$288 / \$234 / \$198
2013 Chevrolet Impala 4dr Sdn LTZ	160+	43,200	\$14,800	\$203	\$170	\$328 / \$266 / \$225
2012 Chevrolet Impala 4dr Sdn LT	125+	60,200	\$11,600	\$176	\$140	\$257 / \$209 / \$176
2011 Chevrolet Impala 4dr Sdn LT	160+	74,200	\$9,900	\$157	\$116	\$219 / \$178 / \$151
2013 Chevrolet Malibu 4dr Sdn 1LT	125+	40,900	\$15,200	\$226	\$179	\$337 / \$273 / \$231
2012 Chevrolet Malibu 4dr Sdn 1LT	140	49,400	\$12,400	\$169	\$140	\$275 / \$223 / \$189
2013 Chrysler 200 4dr Sdn Touring	175+	32,600	\$13,500	\$223	\$174	\$299 / \$243 / \$205
2014 Chrysler T&C 4dr Wgn Touring	800+	22,100	\$21,700	\$334	\$269	\$481 / \$390 / \$330
2013 Chrysler T&C 4dr Wgn Touring	125+	43,800	\$18,000	\$261	\$214	\$399 / \$324 / \$274
2014 Dodge Avenger 4dr Sdn SE	175+	18,000	\$14,200	\$228	\$177	\$315 / \$255 / \$216
2013 Dodge Avenger 4dr Sdn SE	165+	35,200	\$12,800	\$198	\$158	\$284 / \$230 / \$195
2014 Dodge Charger 4dr Sdn SE	350+	18,500	\$18,800	\$236	\$201	\$417 / \$338 / \$286
2010 Dodge Charger 4dr Sdn SXT	190+	89,300	\$11,100	\$153	\$122	\$246 / \$200 / \$169
2014 Dodge Grand Caravan 4dr Wgn SXT	605+	22,500	\$19,100	\$305	\$240	\$423 / \$344 / \$291
2013 Dodge Grand Caravan 4dr Wgn SXT	150+	50,900	\$15,200	\$232	\$183	\$337 / \$273 / \$231
2014 Dodge Journey AWD 4dr SUV SXT	110+	17,900	\$20,400	\$306	\$252	\$452 / \$367 / \$310
2013 Ford Edge FWD V6 4dr SUV 3.5L SEL	125+	27,800	\$23,400	\$366	\$301	\$519 / \$421 / \$356
2014 Ford Escape 4WD 4dr SUV 2.0L SE	350+	27,800	\$21,100	\$313	\$259	\$468 / \$380 / \$321
2014 Ford Escape 4WD 4dr SUV 2.0L TITANIUM	300+	29,400	\$23,900	\$343	\$291	\$530 / \$430 / \$364
2013 Ford Escape FWD 4dr SUV 1.6L SE	215+	31,200	\$17,200	\$230	\$208	\$381 / \$309 / \$262
2013 Ford Escape 4WD 4dr SUV 2.0L SEL	200+	37,700	\$20,600	\$272	\$248	\$457 / \$371 / \$313
2013 Ford Escape FWD 4dr SUV 1.6L SEL	130+	30,600	\$19,300	\$271	\$239	\$428 / \$347 / \$294
2013 Ford Explorer 4WD V6 4dr SUV XLT	210+	36,800	\$28,100	\$425	\$352	\$623 / \$506 / \$427
2014 Ford Focus 4dr Sdn SE	340+	18,300	\$14,800	\$226	\$185	\$328 / \$266 / \$225
2013 Ford Focus 4dr Sdn SE	465+	28,800	\$13,700	\$210	\$173	\$304 / \$246 / \$208
2012 Ford Focus 4dr Sdn SE	220+	42,600	\$11,800	\$170	\$142	\$262 / \$212 / \$180
2014 Ford Focus 4dr Hatchback SE	340+	18,000	\$15,000	\$226	\$186	\$332 / \$270 / \$228
2013 Ford Focus 4dr Hatchback SE	220+	29,200	\$13,800	\$207	\$172	\$306 / \$248 / \$210
2014 Ford Fusion FWD 4dr Sdn 2.0L SE	220+	20,000	\$19,100	\$245	\$218	\$423 / \$344 / \$291
2013 Ford Fusion FWD 4dr Sdn 2.5L SE	275+	30,900	\$16,000	\$197	\$186	\$355 / \$288 / \$243
2012 Ford Fusion FWD 4dr Sdn SE	375+	51,300	\$12,700	\$202	\$170	\$281 / \$228 / \$193
2012 Ford Fusion FWD 4dr Sdn SEL	295+	45,900	\$14,200	\$218	\$182	\$315 / \$255 / \$216
2011 Ford Fusion FWD 4dr Sdn SE	190+	74,400	\$10,600	\$182	\$146	\$235 / \$191 / \$161
2010 Ford Fusion FWD 4dr Sdn SE	145+	92,500	\$9,000	\$162	\$122	\$199 / \$162 / \$137

2012 Honda Accord 4dr Sdn LX	245+	33,600	\$14,600	\$205	\$172	\$324 / \$263 / \$222
2012 Honda Accord 4dr Sdn SE	310	32,600	\$15,700	\$216	\$183	\$348 / \$282 / \$239
2012 Honda Civic 4dr Sdn LX	400+	33,800	\$13,600	\$200	\$161	\$301 / \$245 / \$207
2012 Honda Odyssey Minivan EX-L	135+	35,500	\$24,500	\$382	\$310	\$543 / \$441 / \$373
2013 Hyundai Accent 4dr Sdn GLS	140	33,200	\$12,200	\$195	\$158	\$270 / \$219 / \$186
2013 Hyundai Elantra 4dr Sdn GLS	335+	32,600	\$14,100	\$206	\$168	\$312 / \$254 / \$214
2012 Hyundai Elantra 4dr Sdn GLS	215+	35,000	\$12,800	\$199	\$160	\$284 / \$230 / \$195
2014 Hyundai Sonata 4dr Sdn 2.4L GLS	130+	16,700	\$16,800	\$249	\$198	\$372 / \$302 / \$256
2013 Hyundai Sonata 4dr Sdn GLS	250+	36,300	\$14,700	\$215	\$170	\$326 / \$264 / \$224
2012 Hyundai Sonata 4dr Sdn GLS	275+	37,100	\$13,800	\$203	\$161	\$306 / \$248 / \$210
2011 Hyundai Sonata 4dr Sdn GLS	130+	64,300	\$11,500	\$180	\$145	\$255 / \$207 / \$175
2013 Infiniti G37 4dr Sdn Journey	200	21,700	\$25,300	\$376	\$318	\$561 / \$455 / \$385
2012 Infiniti G37 4dr Sdn Journey	110	31,700	\$23,800	\$396	\$310	\$527 / \$428 / \$362
2011 Infiniti G37 4dr Sdn Journey	155+	37,800	\$22,000	\$387	\$293	\$488 / \$396 / \$335
2013 Infiniti G37 4dr Sdn X	225+	22,500	\$25,800	\$371	\$318	\$572 / \$464 / \$392
2012 Infiniti G37 4dr Sdn X	130+	30,800	\$24,100	\$383	\$307	\$534 / \$434 / \$367
2011 Infiniti G37 4dr Sdn X	260+	36,400	\$21,700	\$370	\$283	\$481 / \$390 / \$330
2012 Jeep Cherokee 4WD 4dr SUV Laredo	110+	36,000	\$25,500	\$460	\$360	\$565 / \$459 / \$388
2014 Kia Forte 4dr Sdn LX	330+	15,600	\$15,000	\$213	\$178	\$332 / \$270 / \$228
2014 Kia Optima 4dr Sdn LX	260+	15,400	\$17,800	\$275	\$221	\$394 / \$320 / \$271
2013 Kia Optima 4dr Sdn LX	100+	34,200	\$15,400	\$234	\$191	\$341 / \$277 / \$234
2014 Kia Sorento FWD 4dr SUV LX	100	20,900	\$19,500	\$309	\$249	\$432 / \$351 / \$297
2012 Lexus ES 350 4dr Sdn	180+	29,700	\$25,200	\$381	\$320	\$558 / \$453 / \$383
2011 Lexus ES 350 4dr Sdn	150+	36,700	\$21,900	\$353	\$282	\$485 / \$394 / \$333
2012 Lexus RX 350 AWD 4dr Sdn	175+	35,000	\$31,900	\$516	\$424	\$707 / \$574 / \$485
2012 Lincoln MKZ FWD V6 4dr Sdn	100	28,900	\$17,800	\$284	\$230	\$394 / \$320 / \$271
2013 MB C Class 4dr Sdn C250	125+	24,700	\$25,100	\$402	\$318	\$556 / \$452 / \$382
2012 MB C Class 4dr Sdn C250	240+	31,200	\$24,300	\$420	\$328	\$539 / \$437 / \$370
2013 MB C Class 4dr Sdn C300 4Matic	125+	19,600	\$28,000	\$472	\$366	\$621 / \$504 / \$426
2012 MB C Class 4dr Sdn C300 4Matic	195	31,100	\$24,500	\$409	\$326	\$543 / \$441 / \$373
2013 MB E Class 4dr Sdn E350 4Matic	175+	22,100	\$35,000	\$620	\$492	\$776 / \$630 / \$532
2014 Nissan Altima 4dr Sdn	200+	15,100	\$19,000	\$297	\$226	\$421 / \$342 / \$289
2013 Nissan Altima 4dr Sdn	475+	24,400	\$16,600	\$249	\$193	\$368 / \$299 / \$253
2012 Nissan Altima 4dr Sdn	1,340+	35,400	\$14,600	\$234	\$179	\$324 / \$263 / \$222
2011 Nissan Altima 4dr Sdn	175	42,100	\$13,600	\$225	\$177	\$301 / \$245 / \$207
2013 Nissan Altima 4dr Sdn S	220+	43,200	\$15,100	\$200	\$160	\$335 / \$272 / \$230
2012 Nissan Altima 4dr Sdn S	250	54,600	\$12,600	\$159	\$133	\$279 / \$227 / \$192
2012 Nissan Maxima 4dr Sdn S	245+	39,100	\$19,100	\$277	\$228	\$423 / \$344 / \$291
2011 Nissan Maxima 4dr Sdn SV	515+	39,800	\$19,000	\$316	\$248	\$421 / \$342 / \$289
2012 Nissan Rogue AWD 4dr Wgn S	220+	34,900	\$18,000	\$314	\$234	\$399 / \$324 / \$274
2011 Nissan Rogue AWD 4dr Wgn SV	255+	38,200	\$18,100	\$289	\$224	\$401 / \$326 / \$275
2013 Nissan Sentra 4dr Sdn S	150+	21,500	\$14,600	\$236	\$186	\$324 / \$263 / \$222
2011 Nissan Sentra 4dr Sdn	120+	46,200	\$11,300	\$205	\$152	\$250 / \$203 / \$172
2014 Toyota Camry 4dr Sdn LE	625+	14,900	\$18,100	\$265	\$209	\$401 / \$326 / \$275
2013 Toyota Camry 4dr Sdn LE	115+	37,500	\$15,800	\$213	\$177	\$350 / \$284 / \$240
2012 Toyota Camry 4dr Sdn LE	275	34,000	\$15,400	\$227	\$182	\$341 / \$277 / \$234
2011 Toyota Camry 4dr Sdn LE	180	60,700	\$12,900	\$189	\$151	\$286 / \$232 / \$196

2014 Toyota Camry 4dr Sdn SE	660+	14,700	\$19,200	\$272	\$219	\$426 / \$345 / \$292
2012 Toyota Camry 4dr Sdn SE	225+	37,700	\$16,700	\$231	\$191	\$370 / \$300 / \$254
2014 Toyota Corolla 4dr Sdn LE	140+	15,200	\$16,200	\$226	\$187	\$359 / \$291 / \$246
2013 Toyota Corolla 4dr Sdn LE	210+	33,100	\$14,000	\$201	\$164	\$310 / \$242 / \$213
2012 Toyota Corolla 4dr Sdn LE	130+	42,500	\$12,600	\$194	\$151	\$279 / \$227 / \$192
2011 Toyota Corolla 4dr Sdn LE	190+	42,400	\$12,200	\$204	\$153	\$270 / \$219 / \$186
2010 Toyota Corolla 4dr Sdn LE	140+	81,100	\$9,900	\$155	\$121	\$219 / \$178 / \$151
2011 Toyota Rav4 4WD 4dr Wgn	250+	34,300	\$17,200	\$275	\$207	\$381 / \$309 / \$262
2012 VW Jetta 5C 4dr Sdn SE	160	38,600	\$12,200	\$182	\$155	\$270 / \$219 / \$186
2012 VW Passat 5C 4dr Sdn SE	160	37,500	\$14,500	\$212	\$179	\$321 / \$261 / \$221
2012 Volvo S60 4dr Sdn	120	39,100	\$18,000	\$239	\$214	\$399 / \$324 / \$274

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

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.

New Vehicle "Hot List"	
2015 Acura MDX	2015 Honda FIT
2015 Chevrolet CORVETTE STINGRAY	2015 Hyundai TUCSON
2015 Chevrolet MALIBU	2015 Jeep CHEROKEE
2015 Chevrolet Trucks EQUINOX	2015 Jeep COMPASS
2015 Chevrolet Trucks SILVERADO 1500	2015 Jeep GRAND CHEROKEE
2015 Chevrolet Trucks SILVERADO 2500HD	2015 Jeep PATRIOT
2015 Chevrolet Trucks SILVERADO 3500HD	2015 Jeep WRANGLER
2015 Chevrolet Trucks SUBURBAN	2015 Mitsubishi OUTLANDER
2015 Chevrolet Trucks TAHOE	2015 Mitsubishi OUTLANDER SPORT
2015 Chevrolet Trucks TRAVERSE	2015 Nissan ALTIMA
2015 Chrysler 200	2015 Ram Trucks RAM 1500
2015 Chrysler TOWN and COUNTRY	2015 Ram Trucks RAM 2500
2015 Dodge CHALLENGER	2015 Subaru FORESTER
2015 Dodge DART	2015 Subaru IMPREZA SEDAN
2015 Dodge GRAND CARAVAN	2015 Subaru LEGACY 2.5i
2015 Dodge Trucks JOURNEY	2015 Toyota 4RUNNER
2015 Ford FIESTA	2015 Toyota CAMRY
2015 Ford Trucks F-250 SUPER DUTY	2015 Toyota COROLLA
2015 GMC Trucks SIERRA 1500	2015 Toyota HIGHLANDER
2015 GMC Trucks SIERRA 2500HD	2015 Toyota TACOMA
2015 GMC Trucks SIERRA 2500HD DENALI	2015 Toyota TUNDRA
2015 GMC Trucks YUKON	2015 Volvo V60 15.5
2015 Honda ACCORD SEDAN	2015 Volvo XC70
2015 Honda CR-V 4WD	

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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