

# AFG ALERT

News for Dealers & Lenders...

AUTO  
**Financial**  
GROUP

## DrivingSense™ - Opportunity Vehicles MARCH-APRIL 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.

**VIN decoder addition to AFG's CarBuilder™ Calculator:** This newly added VIN Decoder is just the latest of numerous time-saving enhancements added to the AFG calculator in recent months! Simply type or paste the VIN into the calculator and AFG's VIN decoder will automatically build your vehicle. Updated AFG User Guides featuring the VIN decoder and all of the other recently introduced improvements to AFG Calculator '14 are available to lender and dealer calculator users on the carbuilder calculator. To access this information, simply log in and click on the [Support Materials & Video](#) link located at the bottom left corner of the home page screen view. *AND...* if you would like to learn more about the new enhancements or simply would like refresher training on the quoting process, sign up anytime for AFG's free online training available for lenders and dealers on the 2<sup>nd</sup> and 3<sup>rd</sup> 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 week 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 45 minutes with extra time allotted for Q&A if needed.

**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!

### 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 MARCH - APRIL 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 **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
2011 Acura TL FWD 4dr Sdn	100	36,000	\$22,700	\$304	\$261	\$502 / 408 / 345
2011 Acura TSX FWD 4C 4dr Sdn	100	33,700	\$21,200	\$348	\$281	\$469 / 381 / 322
2013 BMW 3 Series 4dr Sdn 328i Sport	100	11,200	\$35,700	\$486	\$423	\$790 / 641 / 542
2011 BMW 3 Series 4dr Sdn 328i	300	34,400	\$22,600	\$292	\$259	\$500 / 406 / 343
2011 BMW 3 Series 4dr Sdn 328xi	450	32,000	\$23,200	\$279	\$258	\$513 / 417 / 352
2011 BMW 5 Series 4dr Sdn 528i	150+	37,600	\$29,000	\$444	\$366	\$642 / 521 / 441
2011 BMW 5 Series 4dr Sdn 535i	125+	39,800	\$33,800	\$562	\$445	\$748 / 607 / 514
2012 Cadillac CTS AWD 3.0 4dr Sdn	100+	23,000	\$23,300	\$307	\$381	\$516 / 419 / 354
2012 Chevrolet Cruze 4 dr Sdn 1LT	175+	43,300	\$13,700	\$201	\$166	\$303 / 246 / 208
2012 Chevrolet Cruze 4 dr Sdn 2LT	250	48,700	\$14,000	\$190	\$164	\$310 / 252 / 213
2013 Chevrolet Impala 4dr Sdn LT	285	29,400	\$16,100	\$252	\$192	\$356 / 289 / 245
2012 Chevrolet Impala 4dr Sdn LT	200	41,000	\$13,500	\$200	\$159	\$299 / 243 / 205
2013 Chevrolet Impala 4dr Sdn LTZ	200	29,900	\$17,700	\$252	\$202	\$392 / 318 / 269
2011 Chevrolet Impala 4dr Sdn LT	200+	66,000	\$12,000	\$212	\$151	\$266 / 216 / 182
2013 Chevrolet Malibu 4dr Sdn 1LT	200+	26,000	\$18,000	\$271	\$213	\$298 / 323 / 273
2012 Chevrolet Malibu 4dr Sdn 1LT	200	39,900	\$14,200	\$194	\$156	\$314 / 255 / 216
2013 Chrysler 200 4dr Sdn LX	100+	31,000	\$14,900	\$258	\$196	\$330 / 268 / 226
2012 Chrysler 200 4dr Sdn LX	125+	45,200	\$13,000	\$225	\$172	\$288 / 234 / 198
2013 Chrysler 200 4dr Sdn Touring	250	22,200	\$15,600	\$256	\$202	\$345 / 280 / 237
2013 Chrysler T&C 4dr Wgn Touring	1300+	22,600	\$22,200	\$330	\$278	\$491 / 399 / 337
2013 Dodge Avenger 4dr Sdn SE	300	26,500	\$15,000	\$208	\$177	\$332 / 270 / 228
2012 Dodge Avenger 4dr Sdn SE	200+	41,400	\$13,200	\$213	\$166	\$292 / 237 / 201
2013 Dodge Charger 4dr Sdn SE	250+	21,800	\$20,900	\$302	\$294	\$463 / 376 / 318
2013 Ford Edge AWD LTD	500	24,900	\$26,900	\$351	\$312	\$595 / 483 / 409
2013 Ford Edge AWD SEL	100	22,600	\$24,500	\$333	\$288	\$542 / 440 / 372
2012 Ford Edge AWD V6 SEL	250+	25,200	\$25,300	\$404	\$302	\$560 / 455 / 385
2011 Ford Edge AWD LTD	250	36,700	\$24,900	\$416	\$324	\$551 / 447 / 378
2011 Ford Edge AWD SEL	200	37,100	\$22,400	\$387	\$296	\$496 / 403 / 340
2013 Ford Focus 4dr Sdn SE	400	26,900	\$15,700	\$230	\$193	\$348 / 282 / 139
2012 Ford Focus 4dr Sdn SE	650	30,600	\$14,300	\$206	\$174	\$317 / 257 / 217
2012 Ford Focus 4dr Sdn SEL	250	35,800	\$14,800	\$203	\$176	\$328 / 266 / 225
2012 Ford Focus 4dr Hatchback SE	300	31,600	\$14,600	\$211	\$178	\$323 / 262 / 222
2013 Ford Focus 4 dr Hatchback SE	475+	29,700	\$15,800	\$236	\$195	\$350 / 284 / 240
2013 Ford Escape 2WD 4dr Wgn SE	275+	23,400	\$19,900	\$255	\$235	\$440 / 358 / 302
2013 Ford Escape 4WD 4 dr Wgn SE	175	30,500	\$21,000	\$261	\$243	\$465 / 377 / 319
2011 Ford Escape 2WD 4dr Wgn XLT	200	44,300	\$16,000	\$269	\$210	\$354 / 288 / 243
2012 Ford Escape 2WD 4dr Wgn Limited	450+	22,900	\$20,000	\$299	\$251	\$443 / 359 / 304
2011 Honda Accord 4dr Sdn LX	225+	35,600	\$15,500	\$233	\$186	\$343 / 279 / 236
2011 Honda Accord 4dr Sdn SE	150+	34,800	\$16,700	\$239	\$196	\$370 / 300 / 254
2012 Honda Civic 4dr Sdn LX	275+	33,000	\$14,500	\$185	\$161	\$321 / 261 / 220

2011 Honda Civic 4dr Sdn LX	425+	34,200	\$14,000	\$215	\$170	\$310 / 252 / 213
2011 Honda Pilot 4WD 4dr Wgn EX-L	100	40,100	\$23,800	\$372	\$305	\$527 / 428 / 362
2013 Hyundai Accent 4dr Sdn GL S	325+	23,200	\$14,100	\$226	\$182	\$312 / 253 / 214
2011 Hyundai Sonata 4dr Sdn GLS	325	43,000	\$13,500	\$230	\$176	\$299 / 243 / 205
2012 Hyundai Sonata 4dr Sdn GLS	150	38,400	\$15,300	\$202	\$172	\$339 / 275 / 232
2013 Hyundai Sonata 4dr Sdn GLS	525+	26,400	\$17,000	\$235	\$195	\$376 / 305 / 258
2013 Hyundai Elantra 4dr Sdn GLS	475+	28,300	\$15,600	\$205	\$175	\$345 / 280 / 237
2012 Infiniti G37 4dr Sdn Journey	525	19,400	\$26,000	\$314	\$296	\$576 / 467 / 395
2011 Infiniti G37 4dr Sdn Journey	300	34,100	\$23,500	\$294	\$264	\$520 / 423 / 357
2010 Infiniti G37 4dr Sdn Journey	100	38,900	\$21,700	\$292	\$252	\$480 / 390 / 330
2010 Infiniti G37 4dr Sdn X AWD	225	38,100	\$22,200	\$294	\$253	\$491 / 399 / 337
2013 Kia Forte 4dr Sdn EX	200	27,000	\$14,800	\$207	\$177	\$328 / 266 / 225
2013 Kia Optima 4dr Sdn LX	725	24,000	\$18,000	\$265	\$222	\$398 / 322 / 273
2013 Kia Soul 4dr Wgn Plus	225+	24,000	\$16,000	\$216	\$185	\$354 / 288 / 243
2011 Lexus ES 350 4dr Sdn	250+	33,500	\$24,500	\$383	\$311	\$542 / 440 / 372
2011 Lexus RX 350 AWD 4dr Wgn	250+	37,100	\$29,700	\$480	\$389	\$657 / 534 / 451
2010 Lexus RX 350 AWD 4dr Wgn	125	52,800	\$26,500	\$477	\$366	\$587 / 476 / 403
2011 MB C Class 4dr Sdn C300 Luxury	275	30,800	\$23,300	\$343	\$277	\$516 / 419 / 354
2011 MB E Class 4dr Sdn E350	225+	32,800	\$30,900	\$443	\$386	\$684 / 555 / 469
2011 Mini Cooper Hardtop 2dr Cpe	225	29,300	\$16,500	\$226	\$174	\$365 / 296 / 251
2012 Nissan Altima 4dr Sdn S	425+	45,700	\$14,700	\$188	\$153	\$325 / 264 / 223
2013 Nissan Altima 4dr Sdn	525+	17,800	\$20,300	\$322	\$243	\$449 / 365 / 308
2013 Nissan Altima 4dr Sdn S	600+	33,100	\$17,500	\$236	\$188	\$387 / 314 / 266
2012 Nissan Altima 4dr Sdn	750	27,200	\$16,300	\$250	\$191	\$361 / 293 / 248
2011 Nissan Altima 4dr Sdn	1,100	33,800	\$16,200	\$265	\$200	\$359 / 291 / 246
2013 Nissan Maxima 4dr Sdn S	300	22,900	\$24,700	\$345	\$290	\$547 / 444 / 375
2012 Nissan Maxima 4dr Sdn S	175	30,100	\$21,200	\$271	\$234	\$469 / 381 / 322
2011 Nissan Maxima 4dr Sdn S	875+	35,600	\$21,200	\$312	\$253	\$469 / 381 / 322
2010 Nissan Maxima 4dr Sdn S	300+	42,300	\$18,500	\$313	\$237	\$409 / 332 / 281
2011 Nissan Rogue AWD 4dr Wgn S	1,025	35,000	\$18,300	\$319	\$236	\$405 / 329 / 278
2010 Nissan Rogue AWD 4dr Wgn S	125+	41,000	\$16,100	\$296	\$213	\$356 / 289 / 245
2013 Subaru Forester 2.5i 4dr Wgn X Pre	100	11,000	\$23,700	\$356	\$295	\$525 / 426 / 360
2013 Subaru Outback 2.5i 4dr Wgn Prem	300	12,300	\$24,800	\$396	\$321	\$549 / 446 / 377
2013 Subaru Legacy 4 dr Sdn Limited	175	11,200	\$23,100	\$377	\$294	\$511 / 415 / 351
2013 Subaru Legacy 2.5i 4dr Sdn Premiu	325+	11,700	\$20,100	\$286	\$238	\$445 / 361 / 305
2013 Toyota Camry 4dr Sdn SE	175	19,600	\$20,500	\$287	\$236	\$454 / 368 / 311
2012 Toyota Camry 4dr Sdn SE	250	32,600	\$18,900	\$247	\$210	\$418 / 340 / 287
2012 Toyota Camry 4dr Sdn LE	250	40,400	\$16,800	\$224	\$188	\$371 / 302 / 255
2011 Toyota Camry 4dr Sdn LE	1,075+	37,600	\$15,300	\$254	\$191	\$339 / 275 / 232
2011 Toyota Camry 4dr Sdn SE	200+	43,600	\$16,600	\$281	\$207	\$367 / 298 / 252
2012 Toyota Corolla 4dr Sdn LE	350+	36,300	\$14,900	\$229	\$179	\$330 / 268 / 226
2013 Toyota Corolla 4dr Sdn LE	450	27,400	\$15,900	\$223	\$182	\$352 / 286 / 242
2011 Toyota Corolla 4dr Sdn LE	225+	39,600	\$13,800	\$225	\$170	\$305 / 248 / 210
2012 Toyota Corolla 4dr Sdn S	125	33,900	\$15,100	\$235	\$179	\$334 / 271 / 229
2010 Toyota Corolla 4dr Sdn LE	325	54,200	\$12,500	\$209	\$155	\$277 / 225 / 145

2010 Toyota Corolla 4dr Sdn S	125	58,100	\$13,200	\$235	\$175	\$292 / 237 / 201
2013 Toyota Prius 5dr Hatchback II	100+	19,100	\$18,500	\$238	\$200	\$409 / 332 / 281
2013 Toyota Sienna FWD LE	200+	27,800	\$24,600	\$361	\$293	\$545 / 442 / 374
2011 Toyota Sienna FWD LE	200	47,000	\$19,500	\$342	\$358	\$432 / 351 / 296
2012 Toyota Rav4 4WD 4dr Wgn	175	38,800	\$18,700	\$263	\$221	\$436 / 354 / 299
2011 Toyota Rav4 4WD 4dr Wgn	400+	34,800	\$17,600	\$283	\$218	\$403 / 327 / 277
2013 VW Passat 2.5L 4dr Sdn SE	150+	27,600	\$18,200	\$258	\$216	\$403 / 327 / 277
2013 VW Jetta 4dr Sdn SE	150+	26,900	\$16,100	\$230	\$201	\$356 / 289 / 245
2012 VW Jetta 4dr Sdn SE	125	37,000	\$14,600	\$219	\$186	\$323 / 262 / 222

### 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.

<b>2015 &amp; 2014 New Vehicle "Hot List"</b>	
2015 Chevrolet Tahoe	2014 GMC ACADIA
2014 Acura MDX	2014 Honda ACCORD SEDAN
2014 Acura RDX	2014 Honda CIVIC SEDAN
2014 Audi Q5	2014 Honda CR-V
2014 BMW X1 SERIES	2014 Hyundai SANTA FE SPORT
2014 Buick ENCLAVE	2014 Hyundai SONATA
2014 Cadillac ATS	2014 Infiniti QX60
2014 Chevrolet CAMARO	2014 Jeep COMPASS
2014 Chevrolet CORVETTE STINGRAY	2014 Jeep GRAND CHEROKEE
2014 Chevrolet CRUZE	2014 Jeep PATRIOT
2014 Chevrolet IMPALA	2014 Jeep WRANGLER
2014 Chevrolet MALIBU	2014 Kia OPTIMA
2014 Chevrolet SONIC	2014 Kia SORENTO
2014 Chevrolet SPARK	2014 Mazda MAZDA3
2014 Chevrolet CAPTIVA SPORT	2014 Mazda MX-5 MIATA
2014 Chevrolet EQUINOX	2014 Mercedes Benz CLA CLASS
2014 Chevrolet EXPRESS CARGO VAN	2014 Mitsubishi LANCER
2014 Chevrolet SILVERADO 1500	2014 Mitsubishi MIRAGE
2014 Chevrolet SILVERADO 2500HD	2014 Mitsubishi OUTLANDER
2014 Chevrolet SUBURBAN	2014 Mitsubishi OUTLANDER SPORT
2014 Chevrolet TAHOE	2014 Nissan 370Z
2014 Chevrolet TRAVERSE	2014 Nissan MAXIMA
2014 Chrysler 200	2014 Nissan ROGUE
2014 Chrysler 300 SERIES	2014 RAM 1500
2014 Chrysler TOWN and COUNTRY	2014 Subaru FORESTER
2014 Dodge AVENGER	2014 Subaru OUTBACK 2.5i
2014 Dodge CHALLENGER	2014 Subaru XV CROSSTREK
2014 Dodge CHARGER	2014 Toyota 4RUNNER
2014 Dodge DART	2014 Toyota AVALON
2014 Dodge GRAND CARAVAN	2014 Toyota COROLLA
2014 Dodge DURANGO	2014 Toyota FJ CRUISER
2014 Dodge JOURNEY	2014 Toyota HIGHLANDER
2014 Ford FUSION	2014 Toyota RAV4
2014 Ford MUSTANG	2014 Toyota SIENNA
2014 Ford TAURUS	2014 Toyota TACOMA
2014 Ford ESCAPE	2014 Toyota TUNDRA

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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