

# AFG ALERT

News for Dealers & Lenders...

AUTO  
**Financial**  
GROUP

## AFG BALLOON LENDING - OPPORTUNITY VEHICLES NOVEMBER—DECEMBER 2016 RESIDUAL BOOK PERIOD

### AFG Announcements

**The 2016 AFG User Conference** took place November 2-4 in Las Vegas, NV and it was our biggest and best ever. The conference featured presentations on the auto industry and the consumer market, a used car market outlook, market trends for EVs as well as direct and indirect lending panels. We hope to see you at our 4th Annual AFG User Conference taking place in the fall of 2017 in Nashville, TN.

**AFG's most recent feature release** to AFG's Residual Value Calculation and Payment Quoting software took place on 9/13/16. The following new features were released at that time:

#### Lenders:

- Manual rate entry fields have been reinstated to the customer quote screen for their use and convenience.
- You now have separate email notification lists for: lender/dealer generated quotes and customer generated quotes.
- The monthly statement process is now easier due to the addition of total counts of quotes by 'Executed', 'Invalidated', and 'Pending' (unmarked). Administrators can also filter their Monthly Statement view to show: All, Executed only, Hide Invalid, Show Invalid, and Unmarked (pending) Quotes.

#### Dealers:

- You can now quickly and easily display, print, and save a buyer quote on the quote screen.
- Rate markup is now displayed in a pop-up when editing the balloon or conventional rates.

#### Dealers and Lenders:

- You can now quickly and easily display, print, and save a buyer quote on the quote screen.

#### **AFG VIN DECODER**

Please be advised AFG's Balloon Lending VIN decoder is currently incorrectly decoding some 2014-2017 Jeep Cherokees as Jeep Grand Cherokees. AFG is working with Chrome (the 3<sup>rd</sup>

party source of AFG VIN decoding) to remedy this issue as soon as possible. Until this issue is corrected, AFG recommends you leave the VIN field empty and manually build these vehicles using the year, make, model, and style dropdown selections on the car builder home page. The VIN can be entered later in the quoting process on the personal information page where you generate the AFG addendum.

**Contact your account manager for more information or with questions on any of these announcements. Contact numbers and email addresses can be found at the end of this alert or call AFG customer service at our toll-free number: 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 to identify 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 and New Vehicle "Hot Lists" 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 Opportunities**

What's on this current Pre-Owned Vehicle Hot List? During each Automotive Leasing Guide (ALG) book cycle, there are always particularly advantageous opportunities based on the relationship between selling price and residual value, and the NOV-DEC 2016 residual book 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 USD 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.

To view and download the Pre-Owned Vehicle "Hot List" as a PDF, [click here](#).

November-December 2016 Pre-Owned Vehicle "Hot List"

Year / Make / Model	Available Vehicles	Miles	Wholesale + \$2,500	AFG RRP	80	Conv. Fin. 48 / 60 / 72
2013 Acura ILX 4dr Sdn 2.0L	194	29629	\$14,650	\$223	\$179	\$318 / \$260 / \$223
2010 BMW 3 Series 328i Convertible 328i	175	24,217	\$23,200	\$390	\$306	\$601 / \$412 / \$362
2010 BMW 3 Series 4dr Sdn 328i 4dr Sdn Auto	179	24,543	\$25,000	\$447	\$341	\$542 / \$444 / \$380
2010 Buick ENCLAVE 2WD Leather	144	25,024	\$23,700	\$390	\$304	\$514 / \$421 / \$380
2010 Cadillac ATS 4dr Sdn 2.5L	155	26,839	\$17,500	\$316	\$221	\$382 / \$313 / \$268
2010 Chevrolet Cruze 4dr Sdn 1LT AT	225	24,784	\$13,250	\$208	\$165	\$280 / \$237 / \$202
2014 Chevrolet Cruze 4dr Sdn 1LT AT	232	29,860	\$13,250	\$244	\$185	\$306 / \$250 / \$214
2010 Chevrolet Cruze 4dr Sdn 1LT AT	111	32,285	\$11,125	\$183	\$142	\$241 / \$197 / \$168
2010 Chevrolet Equinox AWD 4dr SUV 3LT	225	18,786	\$21,250	\$322	\$238	\$441 / \$361 / \$309
2010 Chevrolet Equinox AWD 4dr SUV 1LT	131	42,041	\$17,100	\$306	\$233	\$371 / \$303 / \$260
2016 Chevrolet Impala 4dr Sdn 1LT	585	8,835	\$21,300	\$274	\$232	\$444 / \$361 / \$308
2016 Chevrolet Malibu 4dr Sdn 1LT	296	7,828	\$25,800	\$318	\$251	\$451 / \$368 / \$316
2015 Chevrolet Malibu 4dr Sdn 1LT	187	24,764	\$14,250	\$259	\$199	\$332 / \$269 / \$247
2010 Chevrolet Malibu 4dr Sdn 1LT	114	32,285	\$14,400	\$238	\$181	\$312 / \$259 / \$219
2010 Chevrolet SILVERADO 1500 AWD Crew ZLT	100	8,206	\$33,800	\$323	\$215	\$733 / \$600 / \$513
2014 Chevrolet SILVERADO 1500 AWD Crew 1LT	277	44,280	\$28,100	\$391	\$304	\$631 / \$516 / \$442
2010 Chevrolet SUBURBAN AWD Wgn LT	203	8,834	\$48,400	\$610	\$514	\$1072 / \$877 / \$750
2010 Chevrolet SUBURBAN AWD Wgn LT	100	31,361	\$41,700	\$471	\$418	\$865 / \$740 / \$633
2010 Chevrolet TAHOE 4WD LT	179	14,588	\$48,100	\$554	\$504	\$1043 / \$853 / \$731
2010 Chevrolet TAHOE 4WD LT	100	25,286	\$48,800	\$448	\$438	\$885 / \$724 / \$620
2010 Chevrolet Traverse AWD 3LT	261	15,480	\$28,100	\$364	\$308	\$510 / \$469 / \$427
2016 Chevrolet Camaro 3LT	106	5,508	\$51,300	\$608	\$561	\$1113 / \$918 / \$779
2010 Chrysler 200 FWD 4dr Sdn Ltd	204	17,212	\$13,600	\$185	\$158	\$265 / \$211 / \$207
2010 Chrysler 200 4dr Sdn Touring	132	26,081	\$16,625	\$198	\$128	\$258 / \$198 / \$161
2014 Chrysler 300C AWD V6 4dr Sdn	120	22,489	\$21,450	\$291	\$221	\$472 / \$386 / \$333
2017 Chrysler Pacifica 4dr Wgn Touring L	172	12,081	\$28,900	\$367	\$347	\$627 / \$513 / \$439
2016 Chrysler T&C 4dr Wgn Touring	440	16,559	\$22,500	\$317	\$276	\$468 / \$389 / \$342
2010 Dodge Charger 4dr Sdn SE	122	17,884	\$18,850	\$227	\$212	\$409 / \$334 / \$286
2014 Dodge Charger 4dr Sdn SE	113	37,632	\$15,800	\$220	\$173	\$343 / \$280 / \$240
2010 Dodge DART 4dr Sdn SXT	106	24,484	\$12,100	\$183	\$141	\$262 / \$215 / \$184
2016 Dodge Grand Caravan 4dr Wgn SXT	215	12,983	\$21,150	\$321	\$259	\$437 / \$359 / \$305
2010 Dodge Grand Caravan 4dr Wgn SXT	100	38,121	\$16,850	\$267	\$212	\$358 / \$299 / \$256
2014 Dodge Grand Caravan 4dr Wgn SXT	106	30,628	\$16,850	\$278	\$219	\$385 / \$299 / \$255
2010 Ford F150 AWD V8 Crew Cab 3LT	833	8,927	\$33,500	\$281	\$269	\$527 / \$394 / \$309
2010 Ford F150 2WD V8 Crew Cab 3.5L XLT	400	11,362	\$28,100	\$340	\$305	\$631 / \$518 / \$442
2010 Ford F150 AWD V8 Crew Cab 3LT	458	11,541	\$32,100	\$345	\$320	\$668 / \$537 / \$468
2014 Ford F150 AWD V8 Crew Cab 3LT	231	20,287	\$28,200	\$314	\$286	\$633 / \$518 / \$444
2016 Ford Edge AWD V6 4dr SUV Titanium	201	10,535	\$28,900	\$332	\$323	\$629 / \$518 / \$440
2016 Ford Edge AWD V6 4dr SUV SEL	105	10,886	\$27,500	\$352	\$319	\$599 / \$493 / \$419
2016 Ford Escape 4WD 4dr SUV 2.0L SE	307	8,896	\$21,500	\$276	\$239	\$466 / \$381 / \$327
2014 Ford Escape AWD 4dr SUV 2.0L Titanium	214	14,385	\$21,350	\$266	\$255	\$463 / \$379 / \$324
2014 Ford Escape FWD 4dr SUV 2.0L SE	288	11,514	\$16,900	\$228	\$200	\$368 / \$293 / \$251
2010 Ford Escape FWD 4dr SUV 1.8L SE	118	39,985	\$13,200	\$191	\$162	\$302 / \$247 / \$211
2016 Ford EXPEDITION AWD 3.5L XLT	148	12,630	\$42,400	\$496	\$468	\$929 / \$752 / \$644
2010 Ford EXPEDITION AWD 3.5L XLT	133	34,542	\$34,400	\$395	\$380	\$744 / \$610 / \$523
2010 Ford Explorer AWD V6 4dr SUV Limited	819	10,754	\$26,800	\$457	\$411	\$777 / \$635 / \$544
2010 Ford Explorer AWD V6 4dr SUV XLT	196	14,545	\$29,900	\$417	\$364	\$649 / \$531 / \$454
2014 Ford Explorer AWD V6 4dr SUV XLT	328	14,513	\$24,900	\$333	\$282	\$548 / \$442 / \$378
2016 Ford Focus 4dr Sdn SE	247	10,613	\$14,350	\$203	\$171	\$311 / \$255 / \$219
2014 Ford Focus 4dr Sdn SE	307	19,140	\$11,225	\$183	\$137	\$243 / \$199 / \$170
2016 Ford Fusion FWD 4dr Sdn 2.0L SE	278	8,873	\$17,200	\$234	\$190	\$368 / \$303 / \$258
2010 Ford Fusion FWD 4dr Sdn 2.5L SE AWD	228	21,066	\$18,800	\$273	\$218	\$402 / \$328 / \$282
2014 Ford Fusion FWD 4dr Sdn 2.0L SE	413	19,153	\$15,750	\$227	\$183	\$342 / \$276 / \$239
2010 Ford Mustang V6 2dr Convertible	214	8,361	\$21,500	\$267	\$236	\$467 / \$382 / \$327
2010 Ford Taurus FWD V6 4dr Sdn Limited	105	25,052	\$19,050	\$258	\$204	\$413 / \$338 / \$289
2016 GMC ACADIA AWD SLT	111	10,914	\$33,400	\$408	\$384	\$724 / \$593 / \$507
2010 GMC DEBRA 15 4X4 CR SLT	370	13,076	\$38,900	\$533	\$432	\$865 / \$706 / \$606
2016 GMC TERRAIN AWD V6 SLT1	193	10,041	\$25,800	\$294	\$262	\$556 / \$464 / \$389
2014 Honda Accord 4dr Sdn LX AT	126	20,669	\$16,100	\$223	\$165	\$348 / \$286 / \$245
2010 Honda Civic 4dr Sdn LX AT	201	21,985	\$12,800	\$198	\$156	\$279 / \$228 / \$195
2010 Honda Civic 4dr Sdn EX AT	214	25,125	\$14,300	\$227	\$180	\$318 / \$264 / \$217
2014 Honda CR-V AWD 4dr SUV LX	194	20,688	\$17,600	\$258	\$205	\$380 / \$313 / \$268
2014 Honda Odyssey 4dr Wgn EX-L	119	27,512	\$28,400	\$482	\$379	\$616 / \$504 / \$431
2010 Hyundai Accent 4dr Sdn SE AT	121	13,073	\$12,300	\$176	\$152	\$267 / \$218 / \$187
2010 Hyundai Elantra 4dr Sdn SE AT	108	26,620	\$12,450	\$198	\$148	\$273 / \$221 / \$189
2010 Hyundai Elantra 4dr Sdn GLS	307	21,884	\$12,100	\$194	\$151	\$262 / \$215 / \$184
2010 Hyundai Sonata 4dr Sdn 2.4L SE	178	20,387	\$14,450	\$178	\$166	\$313 / \$256 / \$219
2014 Hyundai Sonata 4dr Sdn 2.4L GLS	218	16,133	\$14,250	\$202	\$167	\$309 / \$253 / \$216
2010 Hyundai Sonata 4dr Sdn G.S	341	27,633	\$12,900	\$198	\$157	\$281 / \$230 / \$197
2016 Hyundai TUCSON AWD 4dr Wgn SE	166	8,444	\$20,800	\$243	\$203	\$451 / \$368 / \$316
2010 Infiniti G37 4dr Sdn X AWD	108	34,303	\$20,000	\$308	\$244	\$463 / \$355 / \$304
2016 Jeep CHEROKEE 4X4 4C LATTITUDE	141	8,367	\$21,300	\$278	\$244	\$462 / \$378 / \$324
2016 Jeep Grand Cherokee AWD 4dr Limited	224	14,387	\$34,300	\$431	\$393	\$744 / \$600 / \$521
2010 Jeep Grand Cherokee AWD 4dr Limited	186	15,585	\$31,300	\$412	\$383	\$692 / \$566 / \$485
2014 Jeep Grand Cherokee AWD 4dr Limited	165	11,980	\$26,700	\$362	\$327	\$579 / \$474 / \$406
2010 Jeep Patriot 4x4 4C Sport 4X4	138	11,714	\$17,100	\$216	\$202	\$371 / \$303 / \$260
2010 Jeep Patriot 4x4 4C Sport 4X4	147	19,753	\$16,100	\$206	\$168	\$348 / \$286 / \$245
2016 Jeep Wrangler Unlimited Sport	186	14,849	\$31,300	\$324	\$289	\$678 / \$555 / \$475
2016 Jeep Wrangler Unlimited Sahara	229	14,021	\$33,900	\$381	\$312	\$735 / \$601 / \$515
2010 Kia Forte 4dr Sdn LX	223	8,263	\$13,800	\$182	\$168	\$302 / \$247 / \$211
2016 Kia Optima 4dr Sdn LX	265	8,811	\$17,250	\$204	\$200	\$374 / \$306 / \$262
2010 Kia Sorento 2WD 4dr Wgn LX V6	348	22,912	\$21,100	\$248	\$228	\$478 / \$393 / \$338
2014 Lexus ES 350 4dr Sdn	160	12,314	\$25,700	\$355	\$305	\$557 / \$458 / \$390
2010 Lexus ES 350 4dr Sdn	128	21,885	\$24,200	\$348	\$288	\$525 / \$429 / \$369
2014 Lexus GS 350 4dr Sdn	184	16,555	\$29,900	\$352	\$340	\$649 / \$531 / \$454
2010 Lexus RX 350 AWD 4dr Sdn	289	13,429	\$36,000	\$469	\$466	\$759 / \$621 / \$532
2014 Lexus RX 350 AWD 4dr Sdn	141	20,147	\$31,500	\$408	\$372	\$663 / \$539 / \$476
2010 Lexus RX 350 AWD 4dr Sdn	174	24,438	\$29,900	\$426	\$371	\$648 / \$523 / \$448
2014 MB C-Class 4dr Sdn C250 Luxury	208	21,754	\$21,250	\$326	\$267	\$461 / \$377 / \$323
2014 MB C-Class 4dr Sdn Luxury C300 4MATIC	185	25,273	\$22,600	\$347	\$279	\$468 / \$401 / \$343
2014 MB M-Class 4dr Wgn ML350	138	16,721	\$35,000	\$517	\$432	\$759 / \$621 / \$532
2010 Nissan Altima 4dr Sdn S	341	11,178	\$15,150	\$226	\$180	\$325 / \$269 / \$229
2014 Nissan Altima 4dr Sdn S	248	20,944	\$13,250	\$183	\$146	\$287 / \$235 / \$201
2010 Nissan Altima 4dr Sdn S	186	23,798	\$12,800	\$187	\$147	\$278 / \$227 / \$194
2016 Nissan Maxima 4dr Sdn SL	173	5,885	\$24,600	\$274	\$255	\$534 / \$436 / \$374
2014 Nissan Maxima 4dr Sdn 3.5 SE w/SP	155	19,483	\$18,750	\$194	\$167	\$363 / \$297 / \$254
2010 Nissan Sentra 4dr Sdn SV	185	26,320	\$12,650	\$178	\$147	\$274 / \$224 / \$192
2014 Nissan Sentra 4dr Sdn SV	286	26,989	\$11,575	\$196	\$137	\$251 / \$205 / \$176
2010 Nissan PATHFINDER 4dr Wgn S	375	20,954	\$23,600	\$342	\$280	\$512 / \$419 / \$358
2016 Toyota Camry 4dr Sdn LE	263	8,364	\$17,450	\$234	\$195	\$378 / \$316 / \$285
2014 Toyota Camry 4dr Sdn LE	132	13,380	\$15,150	\$222	\$175	\$328 / \$269 / \$230
2010 Toyota Camry 4dr Sdn SE	275	6,378	\$18,150	\$238	\$200	\$394 / \$322 / \$278
2010 Toyota Camry 4dr Sdn SE	186	14,124	\$17,200	\$252	\$188	\$373 / \$305 / \$261
2014 Toyota Camry 4dr Sdn SE	217	16,957	\$18,150	\$261	\$186	\$358 / \$287 / \$245
2016 Toyota Corolla 4dr Sdn LE	291	6,302	\$15,450	\$203	\$175	\$335 / \$274 / \$235
2010 Toyota Sienna 2WD 4dr Wgn LE	278	13,380	\$23,500	\$333	\$268	\$518 / \$417 / \$367
2010 VW Jetta 4dr Sdn 1.8T Sport AT	151	31,578	\$13,200	\$192	\$148	\$288 / \$234 / \$200
2010 VW PASSAT 4dr Sdn 1.8T SE w/leather	219	12,793	\$19,100	\$213	\$208	\$418 / \$345 / \$291

## New Vehicle Opportunities

What's selling at AFG? This list is based on ACTUAL transactions from the last two months. Past performance does not necessarily predict future results since factory programs change regularly.

To view and download the New Vehicle "Hot List" as a PDF, [click here](#).

November-December 2016 New Vehicle "Hot List"	
2017 Chevrolet CAMARO	2016 Ford Trucks ESCAPE
2017 Chevrolet Trucks EQUINOX	2016 Ford Trucks EXPLORER
2017 Chrysler PACIFICA	2016 Ford Trucks F-150
2017 Dodge Trucks DURANGO	2016 Ford Trucks F-250 SUPER DUTY
2017 Ford Trucks ESCAPE	2016 Ford Trucks F-350 SUPER DUTY
2017 Ford Trucks EXPLORER	2016 GMC Trucks CANYON
2017 Honda RIDGELINE	2016 GMC Trucks SIERRA 1500
2017 Hyundai TUCSON	2016 GMC Trucks SIERRA 1500 DENALI
2017 Jeep CHEROKEE	2016 GMC Trucks SIERRA 2500HD
2017 Jeep GRAND CHEROKEE	2016 GMC Trucks TERRAIN
2017 Jeep WRANGLER	2016 GMC Trucks YUKON
2017 Ram Trucks RAM 2500	2016 Honda ACCORD SEDAN
2017 Subaru WRX	2016 Honda CIVIC SEDAN
2017 Toyota TACOMA	2016 Honda CR-V
2017 Toyota TUNDRA	2016 Honda FIT
2016 BMW X1 SERIES	2016 Honda HR-V
2016 Buick ENCORE	2016 Honda ODYSSEY
2016 Chevrolet CAMARO	2016 Honda PILOT
2016 Chevrolet CORVETTE STINGRAY	2016 Hyundai TUCSON
2016 Chevrolet CRUZE	2016 Jeep CHEROKEE
2016 Chevrolet IMPALA	2016 Jeep COMPASS
2016 Chevrolet MALIBU	2016 Jeep GRAND CHEROKEE
2016 Chevrolet SONIC	2016 Jeep PATRIOT
2016 Chevrolet SPARK	2016 Jeep RENEGADE
2016 Chevrolet Trucks COLORADO	2016 Jeep WRANGLER
2016 Chevrolet Trucks EQUINOX	2016 Kia SOUL
2016 Chevrolet Trucks SILVERADO 1500	2016 Land Rover LR4
2016 Chevrolet Trucks SILVERADO 2500HD	2016 Mazda CX-5
2016 Chevrolet Trucks SILVERADO 3500HD	2016 Mitsubishi OUTLANDER
2016 Chevrolet Trucks SUBURBAN	2016 Nissan FRONTIER
2016 Chevrolet Trucks TAHOE	2016 Nissan MURANO
2016 Chevrolet Trucks TRAVERSE	2016 Nissan ROGUE
2016 Chevrolet Trucks TRAX	2016 Ram Trucks RAM 1500
2016 Chrysler 200	2016 Ram Trucks RAM 2500
2016 Chrysler 300	2016 Ram Trucks RAM 3500
2016 Chrysler TOWN and COUNTRY	2016 Subaru CROSSTREK
2016 Dodge CHALLENGER	2016 Subaru FORESTER
2016 Dodge CHARGER	2016 Subaru IMPREZA WAGON
2016 Dodge DART	2016 Subaru OUTBACK 2.5I
2016 Dodge GRAND CARAVAN	2016 Subaru WRX
2016 Dodge Trucks DURANGO	2016 Toyota 4RUNNER
2016 Dodge Trucks JOURNEY	2016 Toyota HIGHLANDER
2016 Ford FOCUS	2016 Toyota RAV4
2016 Ford FUSION	2016 Toyota SEQUOIA
2016 Ford MUSTANG	2016 Toyota TACOMA
2016 Ford Trucks EDGE	2016 Toyota TUNDRA

**AFG's 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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