



AFG ALERT NEWS FOR DEALERS & LENDERS

AFG BALLOON LENDING - OPPORTUNITY VEHICLES JANUARY-FEBRUARY 2017 RESIDUAL BOOK PERIOD

What's in this Alert?

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- [Pre-Owned Vehicle Opportunities](#)
- [New Vehicle Opportunities](#)

AFG Announcements

AFG's next feature release to the Residual Value and Payment Quoting Custom Software will take place on Wednesday, 1/25/17. The following new features will be released at that time:

- Lenders and Dealers:

The **Optional Equipment** section of the custom Residual Value and Payment Quoting Custom Software will now be divided into 2 sections for ADDS and DEDUCTS. Users will select ADD option(s) to add the option(s) to the vehicle's description and residual calculation. Users will select DEDUCTS to remove (deduct) any currently included option(s) from the vehicle's description and residual calculation.

- Dealers:

AFG is pleased to announce that all dealerships currently utilizing the Dealer Inventory Download (DID) found on the Inventory screen of your Residual Value and Payment Quoting custom software **can now export their current inventory screen view to an EXCEL, CSV, or PDF format**. You also have the option to COPY or PRINT the inventory.

Contact your account manager for more information or with questions on any of these announcements.

AFG's Dealer Inventory Download (DID) 2017 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.

The following Pre-Owned Opportunity "Hot List" and New Vehicle "Hot 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 Opportunities

What's on this current Pre-Owned Opportunity Hot List? During each Automotive Lease Guide (ALG) bookcycle, there are always particularly advantageous opportunities based on the relationship between selling price and residual value, and the JAN-FEB 2017 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.

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

January-February 2017 Pre-Owned Vehicle Opportunity "Hot List"						
Year / Make / Model	Available Vehicles	Miles	Wholesale + \$2,000	AFG RBF 36 MO	AFG RBF 60 MO	Cow. Fin. 48 / 60 / 72
2013 BMW 3 Series 4dr Sdn 326i	118	19,190	\$19,750	\$341	\$276	\$428 / \$510 / \$500
2014 BMW 5 Series 4dr Sdn 535i XDRIV	114	25,051	\$34,300	\$540	\$489	\$740 / \$912 / \$824
2016 Cadillac XT5 Luxury AWD	105	8,682	\$25,600	\$401	\$357	\$642 / \$520 / \$450
2016 Cadillac SRX Luxury 2WD	147	18,754	\$29,300	\$420	\$370	\$638 / \$520 / \$445
2016 Chevrolet Cruze 4dr Sdn 1LT	1890	35,526	\$14,800	\$807	\$722	\$304 / \$248 / \$213
2015 Chevrolet Cruze 4dr Sdn 1LT AT	182	19,793	\$15,550	\$204	\$174	\$258 / \$249 / \$208
2014 Chevrolet Cruze 4dr Sdn 1LT	151	26,793	\$12,250	\$193	\$153	\$286 / \$217 / \$188
2016 Chevrolet Equinox AWD 4G LTZ	295	14,635	\$22,600	\$276	\$245	\$487 / \$445 / \$348
2016 Chevrolet Equinox AWD 4G 4dr SUV 1LT	252	14,727	\$20,150	\$264	\$229	\$457 / \$398 / \$338
2016 Chevrolet Impala 4dr Sdn 1LT	643	9,345	\$18,700	\$234	\$217	\$406 / \$332 / \$284
2016 Chevrolet Malibu 4dr Sdn 1LT	260	12,808	\$18,250	\$238	\$214	\$366 / \$328 / \$277
2015 Chevrolet Malibu 4dr Sdn 1LT	100	25,933	\$15,200	\$204	\$193	\$330 / \$271 / \$231
2016 Chevrolet SILVERADO 1500 AWD Crew ZLT	273	10,507	\$34,600	\$360	\$345	\$751 / \$614 / \$526
2016 Chevrolet SUBURBAN AWD Wgn LT	153	10,753	\$47,000	\$525	\$477	\$1019 / \$834 / \$714
2016 Chevrolet TRACHE AWD LT	308	18,908	\$46,300	\$517	\$482	\$1004 / \$821 / \$703
2016 Chrysler 200 FWD 4dr Sdn Ltd	105	8,487	\$14,600	\$211	\$173	\$317 / \$259 / \$222
2016 Chrysler 200 FWD 4G Limited	258	12,995	\$19,650	\$187	\$157	\$295 / \$242 / \$207
2016 Chrysler 300 4dr Sdn VS Limited	289	10,468	\$20,350	\$239	\$231	\$440 / \$360 / \$308
2016 Chrysler T&C 4dr Wgn Touring	419	14,500	\$22,600	\$347	\$295	\$485 / \$401 / \$343
2014 Chrysler T&C 4dr Wgn Touring	120	28,469	\$17,750	\$216	\$206	\$386 / \$315 / \$270
2016 Dodge Charger 4dr Sdn SXT	325	18,544	\$20,900	\$188	\$208	\$358 / \$288 / \$268
2014 Dodge Charger 4dr Sdn SE	114	37,013	\$15,450	\$107	\$109	\$355 / \$274 / \$235
2016 Dodge DART 4dr Sdn SXT	117	17,368	\$12,650	\$183	\$153	\$274 / \$224 / \$192
2016 Dodge Durango AWD V8 Limited	121	9,598	\$29,700	\$344	\$301	\$644 / \$527 / \$451
2016 Dodge Grand Caravan 4dr Wgn SXT	395	10,119	\$19,900	\$229	\$203	\$432 / \$352 / \$302
2014 Dodge Grand Caravan 4dr Wgn SXT	109	33,168	\$15,350	\$241	\$194	\$333 / \$272 / \$233
2016 Ford F150 AWD V8 Crew Cab 3.5L XLT	588	8,594	\$40,400	\$402	\$424	\$879 / \$717 / \$614
2015 Ford F150 AWD V8 Crew Cab 3.5L	198	14,090	\$32,300	\$324	\$314	\$715 / \$571 / \$491
2013 Ford F150 AWD V8 Crew Cab 3.5L XLT	297	60,480	\$26,600	\$338	\$293	\$577 / \$472 / \$404
2016 Ford Edge AWD V6 4dr SUV 3.5i 3E 3E	329	9,539	\$27,400	\$353	\$324	\$596 / \$483 / \$413
2016 Ford Escape 4dr 4dr SUV 2.0L SE	402	6,098	\$22,900	\$279	\$247	\$477 / \$398 / \$338
2014 Ford Escape AWD 4dr SUV 2.0L SE	192	16,895	\$18,750	\$234	\$219	\$407 / \$330 / \$285
2014 Ford Escape FWD 4dr SUV 2.0L SE	213	15,976	\$16,400	\$230	\$200	\$356 / \$281 / \$248
2016 Ford EXPEDITION AWD 4dr V8	225	12,292	\$41,000	\$467	\$445	\$922 / \$757 / \$652
2016 Ford Explorer AWD 4G 4dr SUV Limited	583	12,684	\$35,100	\$472	\$422	\$761 / \$623 / \$533
2014 Ford Explorer AWD V6 4dr SUV XLT	252	22,214	\$26,700	\$393	\$319	\$579 / \$474 / \$406
2016 Ford Explorer AWD V6 4dr SUV XLT	164	27,952	\$23,300	\$366	\$279	\$500 / \$403 / \$352
2016 Ford Focus 4dr Hatchback SE	410	9,550	\$14,750	\$214	\$182	\$330 / \$282 / \$224
2016 Ford Focus 4dr Hatchback SE	255	17,463	\$12,600	\$182	\$151	\$271 / \$222 / \$190
2014 Ford Focus 4dr Sdn SE	334	22,219	\$10,350	\$142	\$129	\$220 / \$193 / \$165
2013 Ford Focus 4dr Sdn SE	157	29,643	\$9,700	\$135	\$119	\$210 / \$172 / \$147
2016 Ford Fusion FWD 4dr Sdn 2.5L SE	670	7,272	\$17,150	\$224	\$193	\$372 / \$304 / \$260
2016 Ford Fusion AWD 4dr Sdn 2.5L SE	342	16,506	\$19,150	\$247	\$218	\$415 / \$341 / \$291
2014 Ford Fusion FWD 4dr Sdn 2.5L SE	898	16,411	\$15,750	\$216	\$173	\$342 / \$279 / \$239
2013 Ford Fusion FWD 4dr Sdn	209	30,901	\$14,250	\$185	\$166	\$309 / \$253 / \$216
2016 Ford Taurus FWD V6 4dr Sdn Ltd	181	11,929	\$22,300	\$310	\$251	\$477 / \$393 / \$334
2014 GMC ACADIA AWD SLEZ	148	26,636	\$23,000	\$339	\$294	\$512 / \$419 / \$358
2015 GMC SIERRA 15 4X4 CR SLT	254	22,278	\$39,300	\$530	\$432	\$852 / \$697 / \$597

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.

[Click here to view and download the New Vehicle "Hot List" as a PDF.](#)

January-February 2017 New Vehicle "Hot List"	
2017 Acura MDX	2016 Dodge CHALLENGER
2017 Chevrolet CAMARO	2016 Dodge CHARGER
2017 Dodge Trucks EQUINOX	2016 Dodge GRAND CARAVAN
2017 Chevrolet Trucks SILVERADO 1500	2016 Dodge Trucks DURANGO
2017 Chevrolet Trucks TRAVERSE	2016 Dodge Trucks JOURNEY
2017 Chrysler PACIFICA	2016 Ford FOCUS
2017 Dodge GRAND CARAVAN	2016 Ford FUSION
2017 Dodge Trucks DURANGO	2016 Ford Trucks EDGE
2017 Dodge Trucks JOURNEY	2016 Ford Trucks ESCAPE
2017 Ford Trucks ESCAPE	2016 Ford Trucks EXPLORER
2017 Ford Trucks EXPLORER	2016 Ford Trucks F-150
2017 Ford Trucks F-250 SUPER DUTY	2016 Ford Trucks F-250 SUPER DUTY
2017 GMC Trucks SIERRA 1500	2016 Ford Trucks F-350 SUPER DUTY
2017 Honda ACCORD SEDAN	2016 GMC Trucks CANYON
2017 Honda RIDGELINE	2016 GMC Trucks SIERRA 1500
2017 Hyundai TUCSON	2016 GMC Trucks SIERRA 2500HD DENALI
2017 Jeep CHEROKEE	2016 GMC Trucks SIERRA 3500HD
2017 Jeep COMPASS	2016 GMC Trucks SIERRA 3500HD DENALI
2017 Jeep GRAND CHEROKEE	2016 GMC Trucks TERRAIN
2017 Jeep PATRIOT	2016 GMC Trucks YUKON
2017 Jeep WRANGLER	2016 Honda ACCORD SEDAN
2017 Kia FORTE	2016 Honda CIVIC SEDAN
2017 Ram Trucks RAM 1500	2016 Honda CR-V
2017 Ram Trucks RAM 2500	2016 Honda FIT
2017 Subaru FORESTER	2016 Honda HR-V
2017 Subaru OUTBACK 2.5I	2016 Honda ODYSSEY
2017 Subaru WRX	2016 Honda PILOT
2017 Toyota SIENNA	2016 Hyundai TUCSON
2017 Toyota TACOMA	2016 Jeep CHEROKEE
2017 Toyota TUNDRA	2016 Jeep COMPASS
2016 Buick ENCORE	2016 Jeep GRAND CHEROKEE
2016 Chevrolet CAMARO	2016 Jeep PATRIOT
2016 Chevrolet CORVETTE STINGRAY	2016 Jeep RENEGADE
2016 Chevrolet CRUZE	2016 Jeep WRANGLER
2016 Chevrolet IMPALA	2016 Mercedes Benz C CLASS
2016 Chevrolet MALIBU	2016 Mitsubishi OUTLANDER SPORT
2016 Chevrolet Trucks COLORADO	2016 Nissan FRONTIER
2016 Chevrolet Trucks EQUINOX	2016 Nissan MURANO
2016 Chevrolet Trucks SILVERADO 1500	2016 Nissan PATHFINDER
2016 Chevrolet Trucks SILVERADO 2500HD	2016 Nissan ROGUE
2016 Chevrolet Trucks SILVERADO 3500HD	2016 Ram Trucks RAM 1500
2016 Chevrolet Trucks SUBURBAN	2016 Ram Trucks RAM 2500
2016 Chevrolet Trucks TAHOE	2016 Ram Trucks RAM 3500
2016 Chevrolet Trucks TRAVERSE	2016 Toyota 4RUNNER
2016 Chevrolet Trucks TRAX	2016 Toyota HIGHLANDER
2016 Chrysler 200	2016 Toyota RAV4
2016 Chrysler 300	2016 Toyota TACOMA
2016 Chrysler TOWN and COUNTRY	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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