

Balloon Lending Opportunity Vehicles November-December 2020 Residual Book Period

AFG Announcements

- Thank you to all those who joined us for the 2020 Virtual Conference in September. As a reminder, you can still view the session recordings: <https://www.autofinancialgroup.com/2020-virtual-conference-session-recordings/>
- AFG's goal is to provide the best training possible to all our partners. As part of this effort we have implemented quarterly contests to elicit responses to our training survey and to encourage lender partners to watch all four videos to help improve their skills when presenting the Balloon Loan product to members. Each quarter we give a \$50 gift card away to each winner. Congratulations to the winners of the Q3 2020 drawing:

Videos – Chelsi Rosa – Sidney FCU

Training – Tricia Fox – Park City CU

AFG Hot Sheets

If you are new to this alert, you can watch this 2-minute video to learn more about the hot sheets.

[WATCH NOW](#)



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Pre-Owned Vehicle Opportunity "Hot Sheet" November-December 2020

The following pre-owned examples are approximate and meant only as a starting point. They are based on NADA's Market Report (MMR), approximating 2500 USDC Miles, 20% and no money down. No TTL, transportation, buy fees, reos, or "tax" is calculated. The calculation for conventional financing is based on a 3% interest rate and the AFG RBF program 10% LTV.

Miles and purchase values are based on NADA's 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 its originator.

Year / Make / Model	Available Vehicles	Miles	Add MMR \$	AFG RBF			Conv. Fin.
				36	48	60	
2017 Acura MDX AWD V6 Tech Pkg	146	35,812	\$30,500	\$54	\$475	\$418	\$675 / \$548 / \$463
2017 Audi A4 2.0T AWD Prem Plus AT	215	38,928	\$25,500	\$504	\$430	\$376	\$564 / \$458 / \$387
2018 Audi Q5 4C AWD Premium Plus	181	33,223	\$31,900	\$812	\$527	\$462	\$708 / \$573 / \$485
2017 Audi Q7 3.0T Premium Plus	165	34,687	\$36,100	\$628	\$601	\$579	\$799 / \$648 / \$548
2018 BMW 3 SERIES 4dr 350i RWD	159	35,912	\$26,300	\$545	\$465	\$404	\$592 / \$473 / \$400
2018 BMW 3 SERIES 4dr 500i RWD	227	28,665	\$32,800	\$660	\$572	\$501	\$726 / \$589 / \$488
2017 BMW X3 XDRIVE28i	182	27,806	\$28,300	\$638	\$525	\$449	\$626 / \$509 / \$430
2017 BMW X5 4dr Wagon xDrive35i	204	34,445	\$36,000	\$778	\$650	\$561	\$797 / \$647 / \$547
2017 Buick ENCLAVE AWD 4dr Wn Leather	172	35,933	\$26,300	\$467	\$409	\$364	\$562 / \$473 / \$400
2017 Buick ENCORE AWD 4dr Wn Essence	178	33,114	\$17,150	\$258	\$254	\$228	\$380 / \$308 / \$261
2018 Chevrolet Cruze 5dr HB LT AT	200	29,334	\$13,950	\$262	\$223	\$192	\$308 / \$251 / \$212
2018 Chevrolet Cruze 4dr Sdn LT AT	281	40,484	\$13,950	\$273	\$228	\$198	\$300 / \$243 / \$206
2020 Chevrolet Equinox AWD 4dr Wn LT	244	15,976	\$21,000	\$285	\$252	\$245	\$465 / \$377 / \$319
2019 Chevrolet Equinox AWD 4dr Wn LT	285	30,218	\$18,850	\$248	\$239	\$229	\$417 / \$339 / \$288
2019 Chevrolet Impala 4dr Sdn 4C LT	146	37,968	\$17,150	\$232	\$224	\$212	\$300 / \$308 / \$261
2020 Chevrolet Malibu 4dr Sdn LT	377	15,988	\$17,800	\$244	\$233	\$226	\$380 / \$316 / \$268
2019 Chevrolet Malibu 4dr Sdn LT	194	33,954	\$15,400	\$245	\$230	\$215	\$341 / \$277 / \$234
2020 Chevrolet Silverado 1500 4WD Crew Cab w/LT	307	12,328	\$41,200	\$504	\$469	\$435	\$912 / \$740 / \$628
2019 Chevrolet Silverado 1500 4WD Crew Cab w/LT Z71	332	25,477	\$38,900	\$559	\$502	\$455	\$861 / \$699 / \$591
2020 Chevrolet Silverado 2500HD 3dr / 6.0L-Di AWD CR LT	105	29,824	\$45,300	\$698	\$628	\$575	\$1,012 / \$821 / \$694
2019 Chevrolet Suburban AWD Wn LT	192	29,812	\$43,300	\$649	\$605	\$560	\$968 / \$778 / \$659

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Pre-Owned Vehicle Opportunities

What's on this current Pre-Owned Vehicle "Hot Sheet"? During each Automotive Lease Guide (ALG) book cycle, there are always particularly advantageous opportunities based on the relationship between selling price and residual value, and the September-October 2019 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.

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New Vehicle Opportunity "Hot Sheet" November-December 2020

2021 Chevrolet Trucks COLORADO	2020 Dodge CHALLENGER	2020 Hyundai TUCSON
2021 Chevrolet Trucks SILVERADO 1500	2020 Dodge CHARGER	2020 Infiniti QX60
2021 Chevrolet Trucks SUBURBAN	2020 Dodge Trucks DURANGO	2020 Jeep CHEROKEE
2021 Chevrolet Trucks TAHOE	2020 Ford Trucks ECOSPORT	2020 Jeep COMPASS
2021 GMC Trucks CANYON	2020 Ford Trucks EDGE	2020 Jeep GLADIATOR
2021 Honda PILOT	2020 Ford Trucks ESCAPE	2020 Jeep GRAND CHEROKEE
2021 Hyundai PALISADE	2020 Ford Trucks EXPEDITION	2020 Jeep RENEGADE
2021 Jeep CHEROKEE	2020 Ford Trucks EXPLORER	2020 Jeep WRANGLER
2021 Jeep GLADIATOR	2020 Ford Trucks F-150	2020 Nissan KICKS
2021 Jeep GRAND CHEROKEE	2020 Ford Trucks F-150 SUPER DUTY	2020 Nissan MURANO
2021 Jeep WRANGLER	2020 Ford Trucks F-150 SUPER DUTY	2020 Nissan ROGUE
2021 Kia TELLURIDE	2020 Ford Trucks RANGER	2020 Ram Trucks RAM 1500
2021 Ram Trucks RAM 1500	2020 GMC Trucks ACADIA	2020 Ram Trucks RAM 1500 CLASSIC
2021 Subaru CROSSTREK	2020 GMC Trucks CANYON	2020 Ram Trucks RAM 2500
2021 Toyota 4RUNNER	2020 GMC Trucks SIERRA 1500	2020 Ram Trucks RAM 3500
2021 Toyota TACOMA	2020 GMC Trucks SIERRA 1500 DENALI	2020 Subaru ASCENT
2021 Toyota TUNDRA	2020 GMC Trucks SIERRA 2500HD	2020 Subaru CROSSTREK
2021 Volkswagen ATLAS 4MOTION	2020 GMC Trucks SIERRA 2500HD DENALI	2020 Subaru FORESTER
2020 Buick ENCLAVE	2020 GMC Trucks SIERRA 3500HD	2020 Subaru WRX
2020 Chevrolet CAMARO	2020 GMC Trucks SIERRA 3500HD DENALI	2020 Tesla MODEL 3
2020 Chevrolet Trucks BLAZER	2020 GMC Trucks YUKON	2020 Tesla MODEL Y
2020 Chevrolet Trucks COLORADO	2020 GMC Trucks YUKON	2020 Toyota 4RUNNER
2020 Chevrolet Trucks EQUINOX	2020 Honda ACCORD	2020 Toyota CAMRY
2020 Chevrolet Trucks SILVERADO 1500	2020 Honda CIVIC SEDAN	2020 Toyota HIGHLANDER
2020 Chevrolet Trucks SILVERADO 2500HD	2020 Honda CR-V	2020 Toyota HIGHLANDER HYBRID
2020 Chevrolet Trucks SILVERADO 3500HD	2020 Honda HR-V	2020 Toyota 4RUNNER
2020 Chevrolet Trucks SUBURBAN	2020 Honda ODYSSEY	2020 Toyota RAV4
2020 Chevrolet Trucks TAHOE	2020 Honda PILOT	2020 Toyota RAV4 HYBRID
2020 Chevrolet Trucks TRAVERSE	2020 Honda ROSELINE	2020 Toyota SIENNA
2020 Chevrolet Trucks TRAX	2020 Hyundai KONA	2020 Toyota TACOMA
2020 Chrysler PACIFICA	2020 Hyundai PALISADE	2020 Toyota TUNDRA

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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.

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