

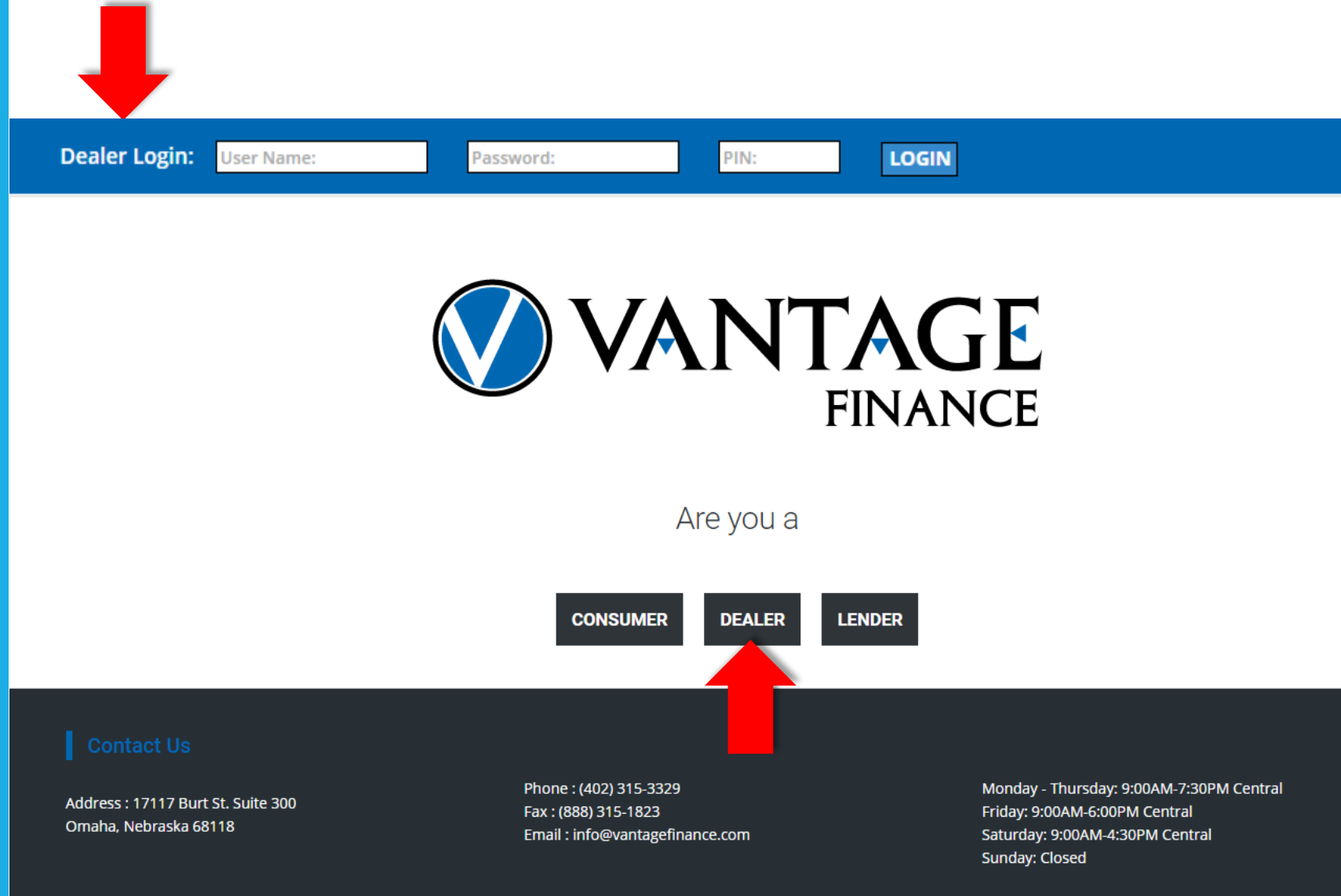


VANTAGE
FINANCE


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= ' u ' ° 'h '

Logging On To Vantage Finance

- In your Google Chrome web browser type in our web address www.VantageFinance.com
- Enter username & password provided by the Vantage. No pin needed, simply leave this field blank.
- For additional information about our Dealership program, click the black “Dealer” button.



Dealer Login: User Name: Password: PIN:

 **VANTAGE**
FINANCE

Are you a

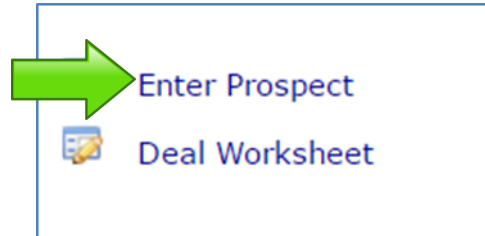
Contact Us

Address : 17117 Burt St. Suite 300
Omaha, Nebraska 68118

Phone : (402) 315-3329
Fax : (888) 315-1823
Email : info@vantagefinance.com

Monday - Thursday: 9:00AM-7:30PM Central
Friday: 9:00AM-6:00PM Central
Saturday: 9:00AM-4:30PM Central
Sunday: Closed

Login to system and click “Enter Prospect”



Complete the following fields and continue to next page...

Prospect

SSN:

First Name:

Last Name:

Address:

Street #	Street Name	Type
<input type="text"/>	<input type="text"/>	<input type="text"/>
Apt/Suite	- OR -	P.O.Box
<input type="text"/>		<input type="text"/>
Rural Route		
<input type="text"/>		

City:

State:

Zip Code:

☐ Use Co-Prospect

Co-Prospect (if applicable)

SSN:

First Name:

Last Name:

Address:

Street #	Street Name	Type
<input type="text"/>	<input type="text"/>	<input type="text"/>
Apt/Suite	- OR -	P.O.Box
<input type="text"/>		<input type="text"/>
Rural Route		
<input type="text"/>		

City:

State:

Zip Code:

At bottom of this initial page, user must check the box acknowledging the Terms & Conditions along with the Privacy Policy and presses Submit button

YOU MUST COMPLETE THE NEXT SCREEN WITH EMPLOYMENT, VEHICLE AND STRUCTURE INFORMATION



☒ By checking this box, you are certifying your understanding and acceptance of the [Terms & Conditions](#), and [Privacy Policy](#).

Click here to continue to step 2 ----->

Submit



Once you click continue, you will be redirected to the full credit application...

Attention!

You are now being directed to the Vantage Credit Application.

The Credit Application must be completely filled out to be reviewed by a Vantage F&I Rep.

Complete all required fields including applicant/co-applicant information, vehicle information and deal structure in order to submit the application to Vantage.

Credit Application: *Long Form*



Print



Customer Waiting...

PLEASE COMPLETE REQUIRED FIELDS IN ORDER TO SUBMIT YOUR APPLICATION TO VANTAGE

Submit to Credit App Processing

Push...

Decision:

Contact Information

* Indicates a required field.

* SSN: 123-45-6789

Run Credit...

* First Name: John

* Middle Name:

* Last Name: Test

E-Mail:

* Date of Birth: mm/dd/yyyy

* Driver's Lic. Num:

* Driver's Lic. State: -- SELECT --

Driver's Lic. Expiration: mm/dd/yyyy

* Street Address: Street# StreetName Type

123 MAIN STREET

Apt/Suite - OR - PO Box Rural Route

Co-Applicant (If Applicable) ❌

+ If a value is given for any field, then all fields are required.

+ Relationship to Applicant: -- SELECT --

+ SSN:

+ First Name:

+ Middle Name:

+ Last Name:

E-Mail:

+ Date of Birth:

Driver's Lic. #:

Driver's Lic. State: -- SELECT --

Driver's Lic. Expiration: mm/dd/yyyy

+ Street Address: Street# StreetName Type

Apt/Suite - OR - PO Box Rural Route

At the bottom of the credit application, check the acknowledgment box, and click submit form

PLEASE READ



☒ By checking this box, you are certifying that the customer has read and agreed to the [Terms & Conditions, and Privacy Policy](#).

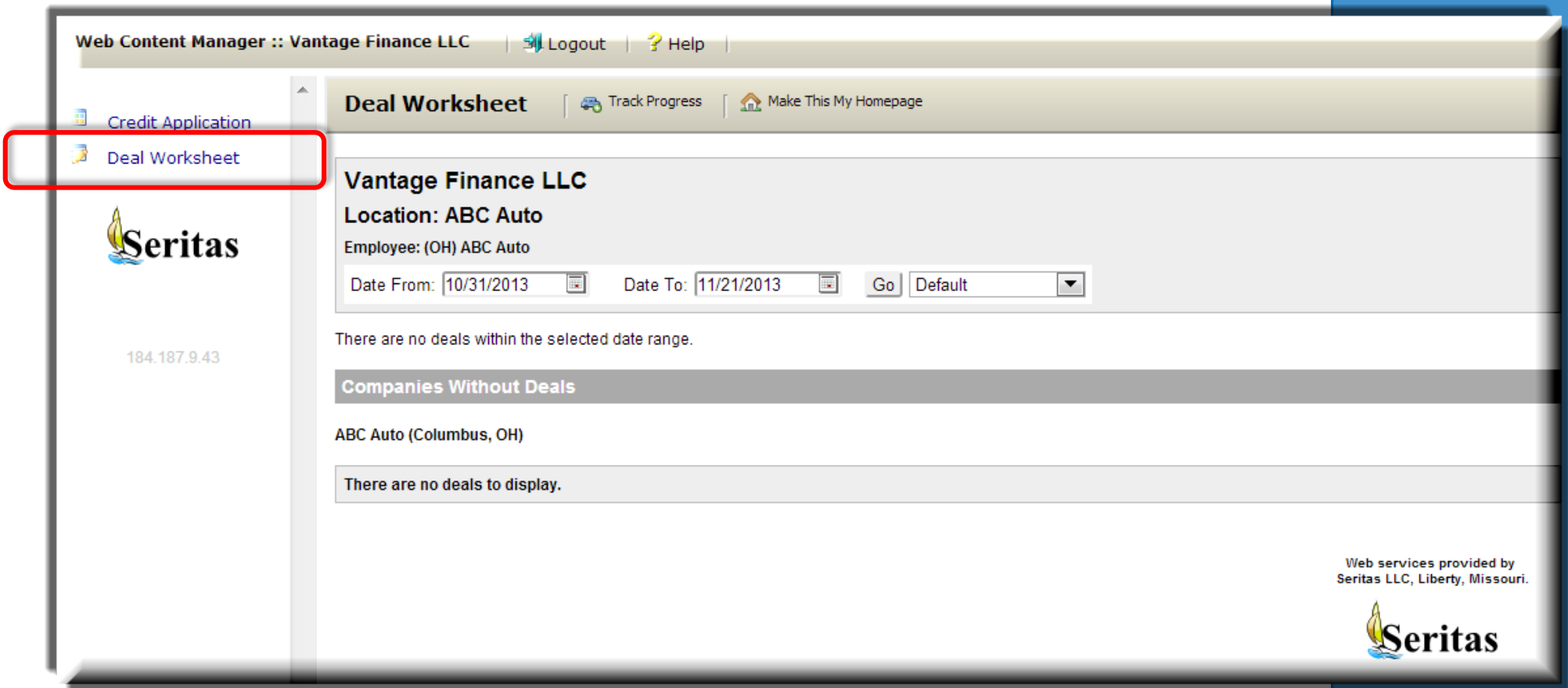
Only after checking this box will the submit button be enabled:



>> CLICK ONLY ONCE TO SUBMIT THIS FORM <<

Monitoring the progress of a credit application that has already been sent to Vantage...

Once a credit application has been sent to Vantage, the ONLY way to monitor its progress is through the Vantage System. To monitor the progress of your pending credit application, click on “Deal Worksheet”



Monitoring the progress of a credit application that has already been sent to Vantage...


Web Content Manager :: Vantage Finance LLC

Logout

Help

Credit Application

Deal Worksheet



184.187.9.43

Deal Worksheet

Track Progress

Make This My Homepage

Vantage Finance LLC

Location: ABC Auto

Employee: (OH) ABC Auto

Date From: 10/31/2012



Date To: 11/21/2013

Go

Default


Companies With Deals

ABC Auto (Columbus, OH)

	Status	Deal Date	Customer
 view Credit App...	Docs Recvd	8/9/2013 11:47:54 AM	John Test
 view Credit App...		5/22/2013 2:29:23 PM	John Public

There are no deals within the selected date range.

Web services provided by
Seritas LLC, Liberty, Missouri.



Click On “Track Progress”

You will notice to the left that this Deal Worksheet area lists deals similarly to credit applications.

Do not confuse these items.

What you are looking at here is showing the Docs Recvd status is actually a car deal that’s in for funding.

To monitor credit applications you must go to the track progress area.

Monitoring the progress of a credit application that has already been sent to Vantage...

Locate the credit application you want to monitor...

If you cannot find a specific credit application try adjusting the date range and other search parameters. If you still cannot find it, try re-entering it as it may not have been received.


Web Content Manager :: Vantage Finance LLC

Logout

Help

Credit Application

Deal Worksheet


184.187.9.43

Manage Dealer Submissions

Back to Deal List

Date From: 11/07/2013

To: 11/22/2013

Status: -- ALL --

Cust Name:

Go

11/14/2013

	Dealer	Customer
<div><div>View All Notes</div><div>Credit App...</div><div>Last changed: 11/14/2013 12:27</div></div>	ABC Auto 123 Main St. Columbus, OH 402-315-3329 12:05pm	John Test Emp of Rec n/a

Load the next three days...

Monitoring the progress of a credit application that has already been sent to Vantage...

Now that you’ve found your credit application in the Track Progress area of the Vantage System, let’s discuss in details what each item represents and how to interpret the information Vantage provides you. Below is a credit application that is currently pending for Customer JOHN TEST. Take some time to familiarize yourself with the different fields and what they represent.

Manage Dealer Submissions

Back to Deal List

Date From: 11/07/2013

To: 11/22/2013

Status: -- ALL --

Cust Name:

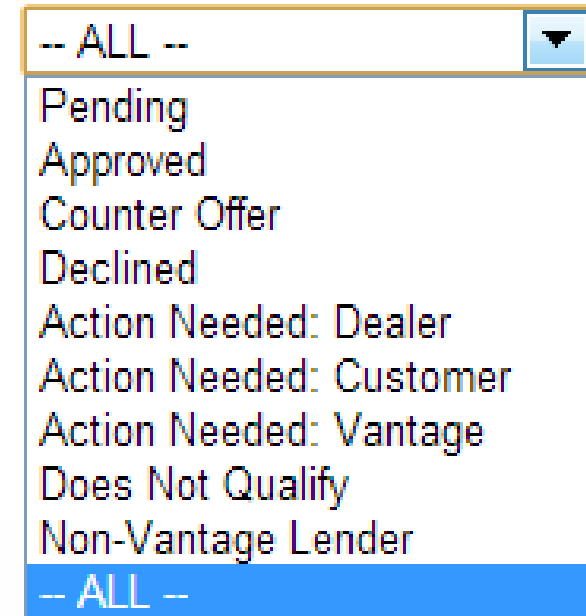
Go

11/14/2013					
<div><div>View All Notes</div><div>Credit App...</div><div>Last changed: 11/14/2013 12:27</div></div>	<div>Dealer</div> <div>ABC Auto</div> <div>123 Main St. Columbus, OH</div> <div>402-315-3329</div> <div>12:05pm</div>	<div>Customer</div> <div>John Test</div>	<div>VIN</div> <div>ASDF1234QWER4567D</div>	<div>CS</div>	<div>Decision</div> <div>Duplicate/Test</div>
		<div>Emp of Rec</div> <div>n/a</div>	<div>Mileage</div> <div>52000</div>	<div>CS2</div>	

Load the next three days...

Monitoring the progress of a credit application that has already been sent to Vantage...

- **Note Section**: Check here for messages from Vantage regarding approvals, requested stipulations, deal conditions/structure, action needed details, etc. from our Vantage team members regarding your credit application.
- **Credit Application**: will take you back into the credit application you submitted to Vantage. If you need to review, add a co-buyer or switch units, simply click on credit application blue link to reenter and make necessary changes.
- **Time**: time stamp reflects when the most current changes or updates to the credit application occurred.
- **Dealer**: Dealership name and other dealer specific information is stored here.
- Time Vantage received credit application.
- **Customer**: Customer/Buyer's name
- **Emp Of Rec**: EOR (Employee of Record), is the Vantage representative currently working the credit application.
- **VIN #**
- **Mileage**: Purchased Vehicle's Mileage
- **CS**: Credit score of buyer
- **CS2**: Credit score of co-buyer (if applicable)
- **Decision**: This is the current status of the deal. Note that the example credit application above is in Pending Status. To the right is a list of Decision Status'.



A screenshot of a web application dropdown menu. The menu is open, showing a list of decision status options. The top option is "-- ALL --" with a downward arrow icon. Below it are the following options: Pending, Approved, Counter Offer, Declined, Action Needed: Dealer, Action Needed: Customer, Action Needed: Vantage, Does Not Qualify, Non-Vantage Lender. The bottom option is "-- ALL --" in a blue bar.

-- ALL --
Pending
Approved
Counter Offer
Declined
Action Needed: Dealer
Action Needed: Customer
Action Needed: Vantage
Does Not Qualify
Non-Vantage Lender
-- ALL --

Monitoring the progress of a credit application that has already been sent to Vantage...

Once a credit application has been decisioned, check the notes and the structure (if approved/counter) to determine how to proceed with the deal.

Manage Dealer Submissions

Back to Deal List

Date From: 11/07/2013

To: 11/22/2013

Status: -- ALL --

Cust Name:

Go

11/14/2013

View All Notes

Credit App...

Last changed: 11/14/2013 12:27

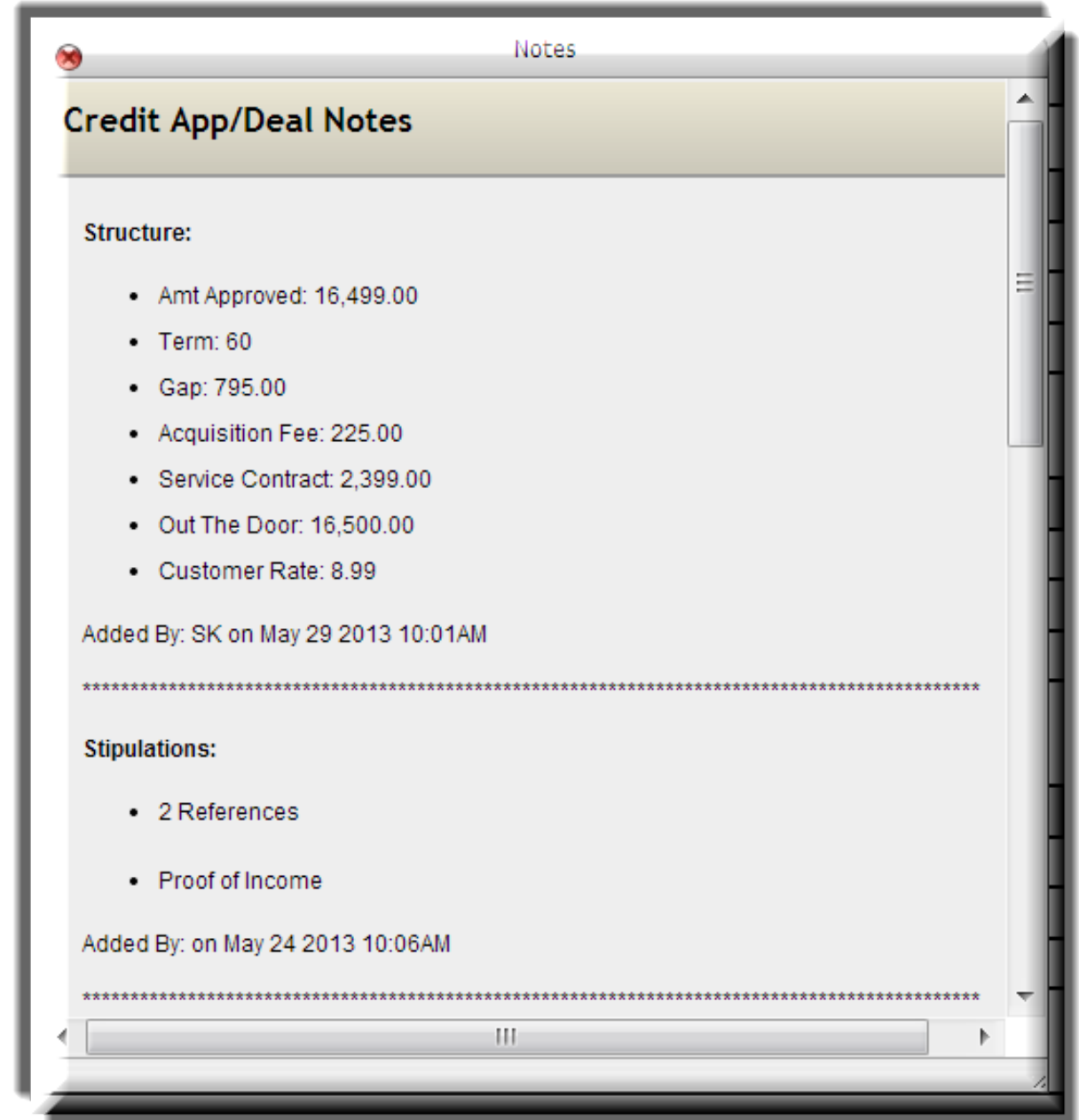
11/14/2013	Dealer	Customer	VIN	CS	Decision
<div><div>View All Notes</div><div>Credit App...</div><div>Last changed: 11/14/2013 12:27</div></div>	ABC Auto	John Test	ASDF1234QWER4567D		Duplicate/Test
	123 Main St. Columbus, OH	Emp of Rec	Mileage	CS2	
	402-315-3329	n/a	52000		
12:05pm					

Load the next three days...

Monitoring the progress of a credit application that has already been sent to Vantage...

Review this area for notes on the credit application; deal structure, acq. fees, interest rates, requested stipulations, availability of backend, & action needed notes. You can also see which Vantage team member added the notes and what time it was last updated in this area.

The next step is working out the final numbers with your internal Vantage representative. who will then convert the credit application into printable car deal for you!



The screenshot shows a software window titled "Notes" with a sub-header "Credit App/Deal Notes". The window contains two main sections: "Structure:" and "Stipulations:". The "Structure:" section lists several financial and contractual details. The "Stipulations:" section lists requirements for the application. Both sections include a timestamp indicating when the notes were added. The window has a standard Mac OS X-style title bar with a red close button, a yellow header bar, and a scroll bar on the right side.

Notes

Credit App/Deal Notes

Structure:

- Amt Approved: 16,499.00
- Term: 60
- Gap: 795.00
- Acquisition Fee: 225.00
- Service Contract: 2,399.00
- Out The Door: 16,500.00
- Customer Rate: 8.99

Added By: SK on May 29 2013 10:01AM

Stipulations:

- 2 References
- Proof of Income




Added By: on May 24 2013 10:06AM

Credit Application Status

	Dealer	Customer	VIN	CS	Decision
View All Notes Credit App... Last changed: 05/22/2013 14:36	ABC Auto 123 Main St. Columbus, OH 402-315-3329 02:18pm	John Test Emp of Rec Shari Kopf	ASDF1234QWER4567D Mileage 52000	682 CS2 645	Pending

- **Pending:** Still awaiting a response from lender. Vantage will notify you as soon as a decision has been made.
- **Action Needed Vantage:** Vantage needs to perform a task (i.e. contact lender, speak with customer)
- **Action Needed Dealer:** Dealer needs to perform a task or Vantage needs something from dealer. (i.e. exact mileage/vin number) Check notes for additional information.
- **Action Needed Customer:** Vantage is waiting on something from customer. Please check notes for additional information.
- **Approved:** Lender approved structure as submitted. Full Call. Contact Vantage immediately and let's capture this deal!
- **Counter Offer:** Lender provided a way to go, but did not approve structure/application as submitted.
- **Declined:** Deal does not qualify with lenders, declined means deal is not going to come together.
- **Non-Vantage Lender:** Lost deal to an alternate lending institution of the dealership or cash deal for dealership.
- **Does Not Qualify:** Customer, collateral, etc. does not qualify for a loan. This may be for an array of reasons. Check notes area for additional information.
- **Not Captured:** Deal was lost, i.e. customer bought from another dealership, deal was not closed, etc.

Deal Status

ABC Auto (Colmbus, OH)						
 view  Credit App...	Status	Deal Date	Customer	Logged By		
	Working	5/7/2013 11:48:54 AM	John Test	Scott Greger	 Break Down  Deal Progress	[3506]

What the different statuses of a deal mean:

- **Working** : Credit application has been converted into a “working” deal. Numbers are still being finalized out between the customer, dealership, and Vantage. During this time Vantage will also be conducting compliance checks and performing product presentations. Once everything has been properly discussed and disclosed, the status will be changed to “completed”.
- **Completed** : The deal is turned to “completed” once all numbers are finalized and you are ready to print forms and deliver vehicle. Note: “Completed” status is the ONLY status in which deal forms are available for printing. This ensures that all the numbers & information have been finalized and verified. If a change needs to be made after forms have been printed, simply contact the Vantage Finance representative you are working with.
- **Docs Recvd** : The Docs Received status is to notify dealers that the funding packet has been received at the Vantage Finance offices.
- **Funding Delay** : This status requires URGENT attention! If your deal is in this status contact the Vantage Finance funding department immediately @ 402-315-3329 ext. 4 or funding@vantagefinance.com . Something is holding up the funding of this deal Please help us resolve the issue(s) immediately. Remember Vantage is on your team, and we want these deals to fund as quickly as possible, as none of us make money until we get this funded! Sending in complete funding packets, with proper signatures, originals, and current qualifying stips that are requested from the lender, play a significant role in funding time. Help us help you, by making sure your funding packets are complete!
- **Funded** : When your deal says “Funded” in the Vantage system, Vantage has ACH’d your account. Please allow 24-48 hours for funds to reflect in your account.
- **Capped** : This is the final status for the deal. Everything should be completed at this time and logged in the accounting system. Please note that Vantage needs your help to make sure the liens get noted. Next you will receive your backend profits on the deal the first week following the close of the business month. Deal breakdowns are available at any status throughout the deal progression, however print the final breakdown once the deal is capped to ensure exact figures for your accounting purposes.

Printing the Deal

- Once you've located the deal you need to print, click on View to enter the car deal
- You must be inside the deal in order to print
- Deal must be in "Completed" status
- Once in "Completed" status the "Print" button will appear inside the deal window

	Status	Deal Date	Customer	Logged
 view		2/10/2014 1:40:21 PM	John Test	Scott


Web Content Manager :: Vantage Finance LLC | Logout | Help

Credit Application | Deal Worksheet

Deal for: ABC Auto » John Test

Deal Info - 1 | Buyer Info | Purchase Vehicle Info | Trade-In Info | Notes

Price/Money Down

Status: 

Selling Price

WI Buyer's Guide/MSRP: 0.00

Total Cash Down: 2,500.00

Manu. Rebate: 0.00 NOT Taxable

Taxes

☐ Exempt

Tax Id:

Amount Subject To Tax: 0.00

State Sales Tax: 0.00% 0.00

County Sales Tax: 0.00% 0.00


Web Content Manager :: Vantage Finance LLC | Logout | Help

Credit Application | Deal Worksheet

Deal for: ABC Auto » John Public

Deal Info - 1 | Buyer Info | Purchase Vehicle Info | Trade-In Info | Notes

Price/Money Down

Status: Completed 

Selling Price

WI Buyer's Guide/MSRP: 16,000.00

Total Cash Down: 5,000.00

Manu. Rebate: 500.00 NOT Taxable

Taxes

☐ Exempt

Tax Id:

Amount Subject To Tax: 15,100.00

State Sales Tax: 5.00% 755.00

County Sales Tax: 0.00% 0.00

Printing the Deal

- Click Print & a box with the forms will pop-up.
 - *pre-selected for your convenience
- Press “Submit” to generate forms.

Content Manager Printing

Select All | Select None | Invert Selection

Credit Application Documents

- ☒ (EFX) RBP (for app)

Required Forms

- ☒ Dealer - Deal Checklist
- ☒ Vantage Contact Sheet
- ☒ Applicant Credit Statement
- ☒ Vantage Acknowledgement Form
- ☒ Agreement to Provide Insurance
- ☒ AS IS Form
- ☒ Buyers Order
- ☒ Guarantee of Title
- ☒ Nebraska Power of Attorney
- ☒ Odometer Disclosure Statement (Trade)
- ☒ Odometer Disclosure Statement
- ☒ Personal References
- ☒ Privacy Policy
- ☒ Dealer Checklist - Wells Fargo

Retail Installment Contracts

- ☒ Ohio Retail Installment Contract

Other Forms

- ☐ IA Damages Disclosure - Buyer
- ☐ KS NSI Form
- ☐ Notice to the Cosigner
- ☐ Notice to the Cosigner(2)
- ☒ Ohio Info Sheet

Submit

Check this box if there is a Cosigner

Vantage Finance Forms

Risk Based Pricing Notice

Vantage Finance
Your Credit Score and Risk Based Pricing Notice

On 10/23/2024, your credit score was 720. This score is based on the information provided to Vantage Finance by the credit bureaus. Your credit score is a key factor in determining the interest rate you will receive on your loan. A higher credit score generally results in a lower interest rate, while a lower credit score may result in a higher interest rate.

The following table shows the interest rates for different credit score ranges:

Credit Score Range	Interest Rate
720-749	6.99%
750-779	7.99%
780-809	8.99%
810-839	9.99%
840-859	10.99%
860-879	11.99%
880-899	12.99%
900-919	13.99%
920-939	14.99%
940-959	15.99%
960-979	16.99%
980-999	17.99%

Other factors, such as your debt-to-income ratio, may also affect the interest rate you receive. Your interest rate is subject to change without notice.

Customer Signature: _____ **Store Sign:** _____

LAW Retail Installment Contract

LMV 563-OH-ARB-ep 4/09
RETAIL INSTALLMENT SALE CONTRACT
OHIO FINANCE CHARGE

Contract Number: _____

Buyer Information:
Name: _____
Address: _____
City: _____ State: _____ Zip: _____

Seller Information:
Name: _____
Address: _____
City: _____ State: _____ Zip: _____

Vehicle Information:
Year: _____ Make: _____ Model: _____
VIN: _____

Finance Charge:
Annual Percentage Rate (APR): _____
Finance Charge: _____

Total Price: _____
Down Payment: _____
Amount Financed: _____

Monthly Payment: _____
Number of Payments: _____
First Payment Due: _____

Buyer's Signature: _____
Seller's Signature: _____

Credit Application

ABC Auto
123 Main St.
Columbus, OH 43002
4023 153329

APPLICANT'S CREDIT STATEMENT

A. Applicant's Personal Credit Information

1. Name: _____
2. Address: _____
3. City/State/Zip: _____
4. Date of Birth: _____
5. Social Security Number: _____

B. Employment Information

1. Employer Name: _____
2. Address: _____
3. City/State/Zip: _____
4. Date of Hire: _____
5. Position: _____

C. Financial Information

1. Annual Income: _____
2. Monthly Income: _____
3. Monthly Expenses: _____
4. Monthly Savings: _____

D. Credit History

1. Current Credit Score: _____
2. Credit History Summary: _____

E. Other Information

1. Co-signer Name: _____
2. Co-signer Address: _____
3. Co-signer City/State/Zip: _____
4. Co-signer Date of Birth: _____
5. Co-signer Social Security Number: _____

General POA

DMV
Ohio Department of Motor Vehicles

Power of Attorney
For the purpose of this document, I, the undersigned, hereby authorize _____ to act as my agent for the purpose of _____.

Principal: _____
Agent: _____

Witness: _____
Notary Public: _____

Odometer Statement

ODOMETER STATEMENT

Vehicle Information:
Year: _____ Make: _____ Model: _____
VIN: _____

Odometer Reading: _____

Statement: _____

Signature: _____

As-Is Form

BUYERS GUIDE

WARRANTY: _____

AS IS - NO WARRANTY: _____

Other Information: _____

Customer Acknowledgment Form

VANTAGE FINANCE
Customer Acknowledgment Form

Customer Information:
Name: _____
Address: _____
City: _____ State: _____ Zip: _____

Vehicle Information:
Year: _____ Make: _____ Model: _____
VIN: _____

Finance Information:
APR: _____
Monthly Payment: _____

Customer Signature: _____
Store Sign: _____

Agreement to Provide Insurance

NOTICE OF REQUIREMENT TO PROVIDE AGREEMENT TO FURNISH INSURANCE

Insurance Information:
Type: _____
Amount: _____

Customer Signature: _____
Store Sign: _____

Buyer's Order/Purchase Agreement

ABC Auto
123 Main St.
Columbus, OH 43002
4023 153329

BUYER'S ORDER/PURCHASE AGREEMENT

Vehicle Information:
Year: _____ Make: _____ Model: _____
VIN: _____

Price Information:
MSRP: _____
Selling Price: _____
Finance Charge: _____

Customer Signature: _____
Seller Signature: _____

Privacy Notice

Privacy Notice

Information Collection: _____

Information Use: _____

Information Disclosure: _____

Customer Signature: _____
Store Sign: _____

Funding Checklist

VANTAGE FINANCE
Funding Checklist

Checklist Items:

- _____
- _____
- _____
- _____
- _____

Customer Signature: _____
Store Sign: _____

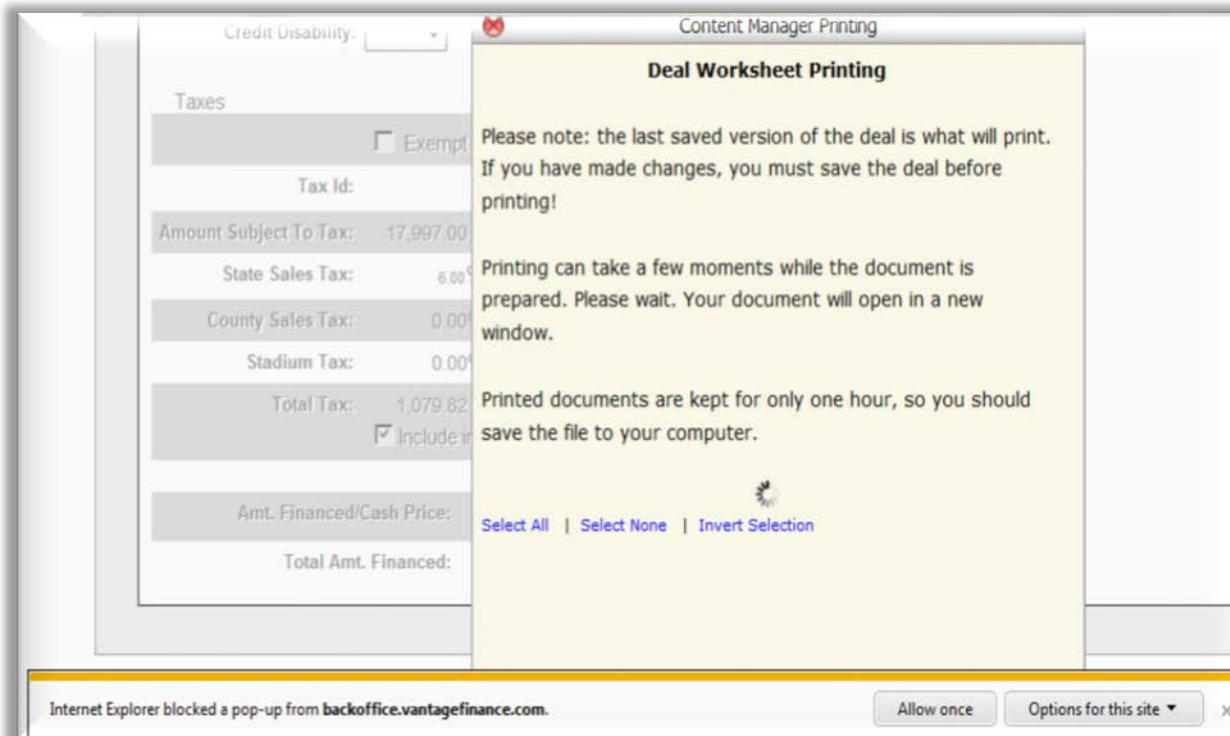
Title Application (state specific)

TITLE APPLICATION

Vehicle Information:
Year: _____ Make: _____ Model: _____
VIN: _____

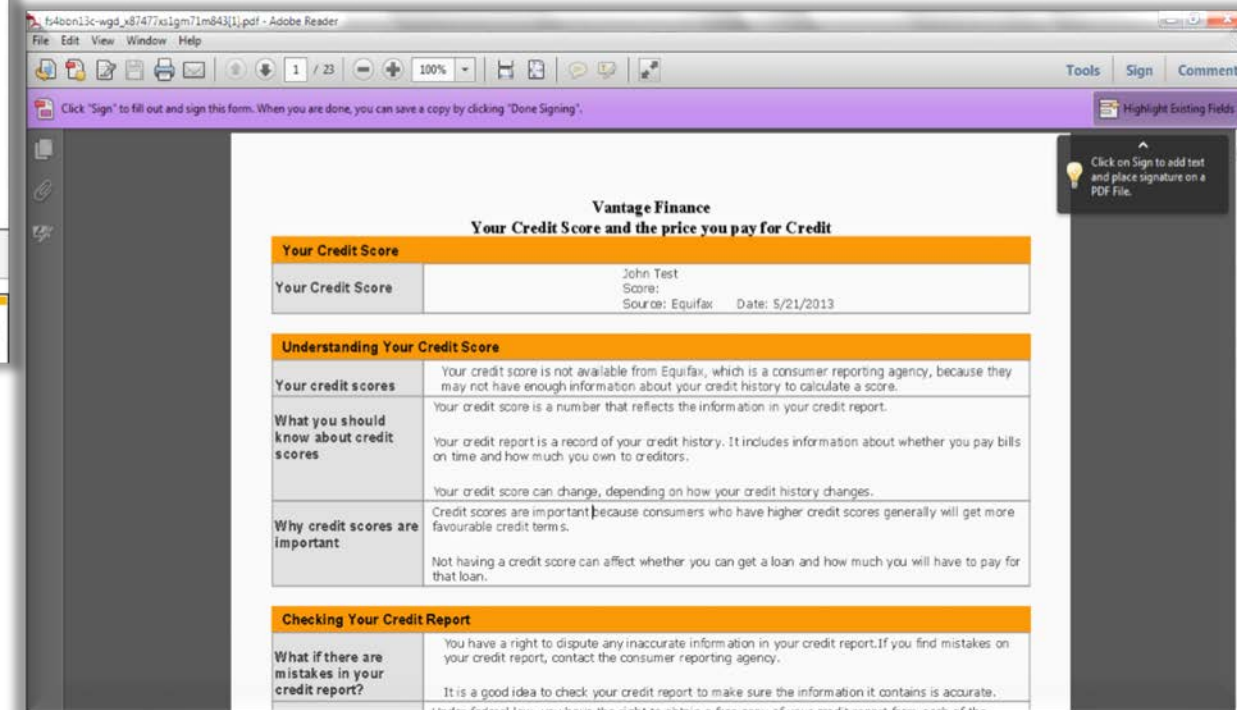
Customer Signature: _____
Store Sign: _____

Printing Trouble Shooting



FORMS SHOULD POP UP QUICKLY, HOWEVER IF IT KEEPS THINKING/PROCESSING, CHECK FOR POP-UP BLOCKERS, OR HOLD DOWN THE CONTROL BUTTON ON YOUR KEY BOARD AND HIT SUBMIT AGAIN. IF YOU FIND IT IS A POP-UP BLOCKER, SELECT “ALWAYS ALLOW” POP-UPS FOR THIS SITE SO THAT THESE ISSUES WILL NOT OCCUR IN THE FUTURE.

THE FORMS WILL GENERATE IN A PDF FILE FORMAT. PRINT ALL OF THE FORMS, HAVE CUSTOMERS SIGN, MAKE COPIES FOR DEALERSHIP AND CUSTOMER, COLLECT ALL OF THE REQUESTED STIPULATIONS, FAX INTO VANTAGE FINANCE, AND SEND ALL OF THE ORIGINAL SIGNATURES & DOCUMENTS TO VANTAGE FINANCE FOR FUNDING.



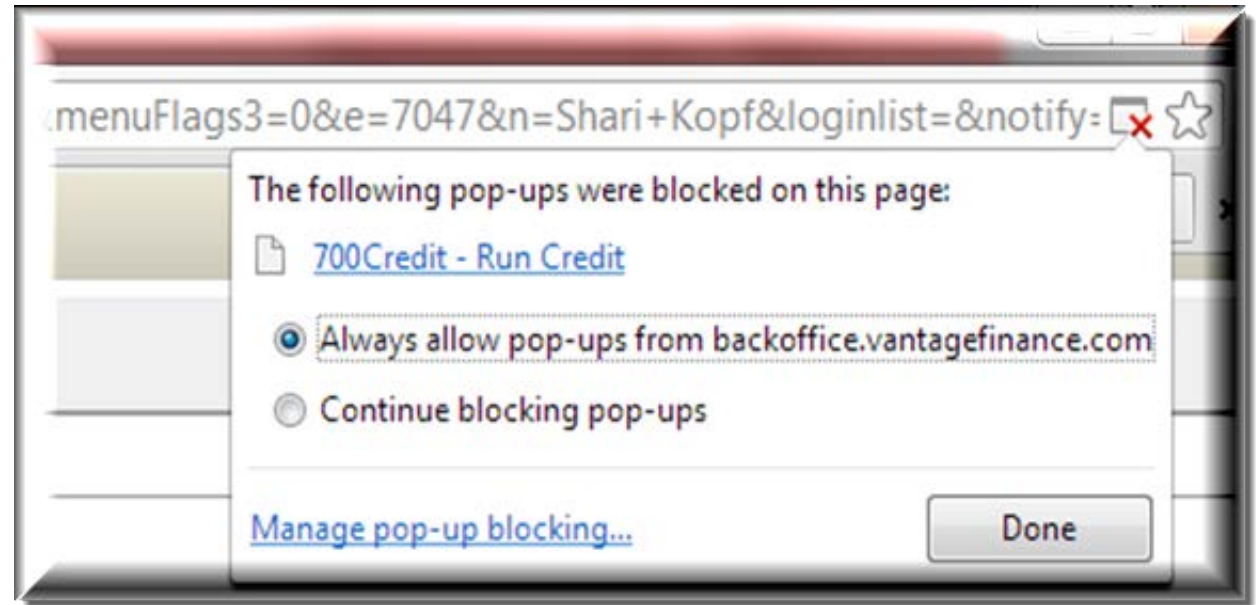
Trouble Shooting Pop-Up Blockers

Often times a pop-up blocker is the culprit in preventing forms, or bureaus from generating.

In the Google Chrome browser, look for a red X to indicate if a pop-up blocker is turned on.

Simply click on the red X in the top right hand corner of your browser, select “Always Allow” and click “Done”.

This should eliminate future issues. If issues persist call Vantage.



Google Chrome Clearing History

If you ever have a problem, sometimes clearing your browser history may resolve the issue.

Please follow these steps to clear you browser history:

In your Google Chrome browser, click on the 3 horizontal bars stacked on top of each other in the top right hand corner of your screen.

Select “History”

Select “Clear Browsing History”

Check all boxes, Except “Clear Saved Passwords”

Clear Data from “beginning of time”

Select “Clear Browsing”

