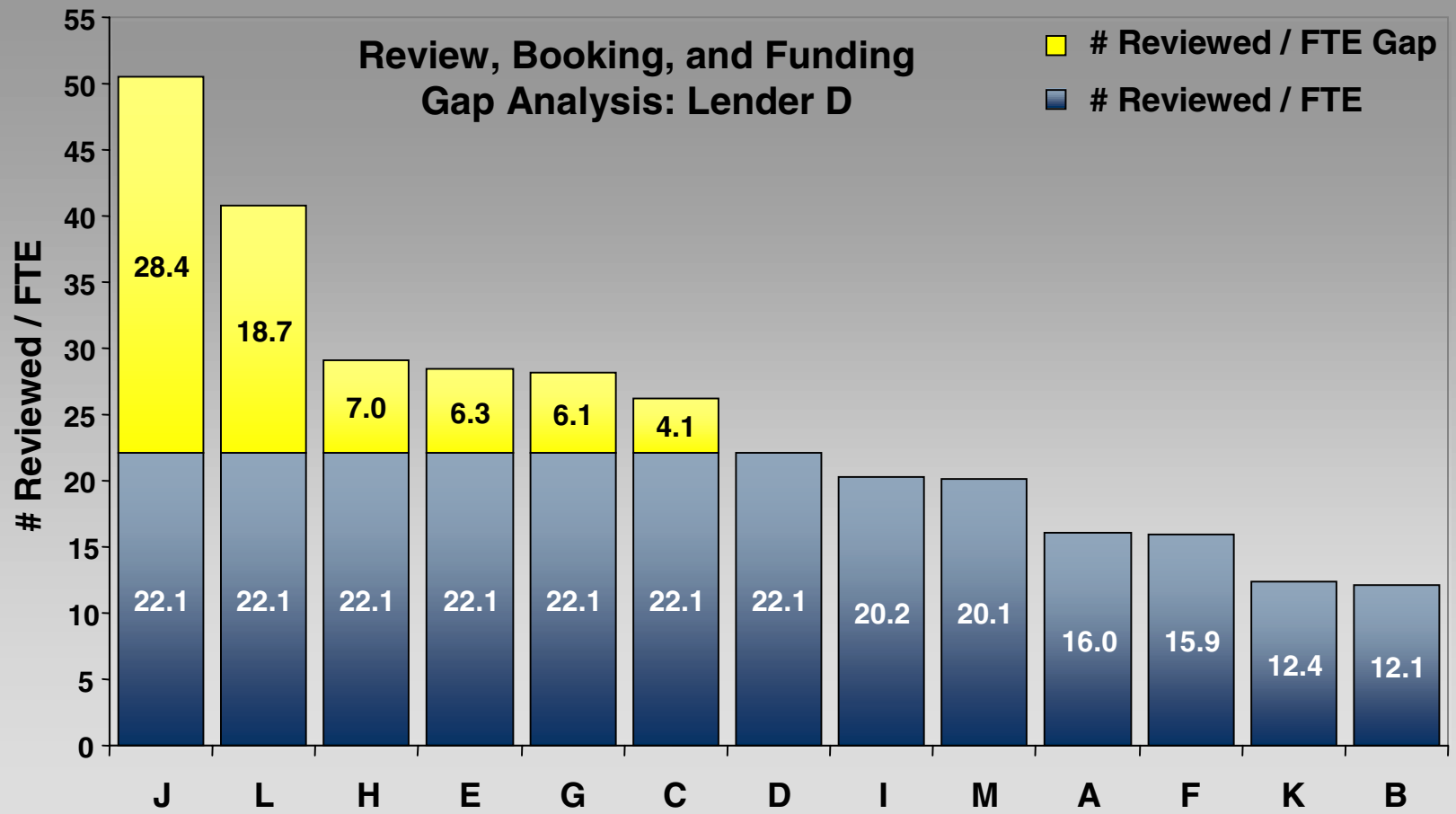
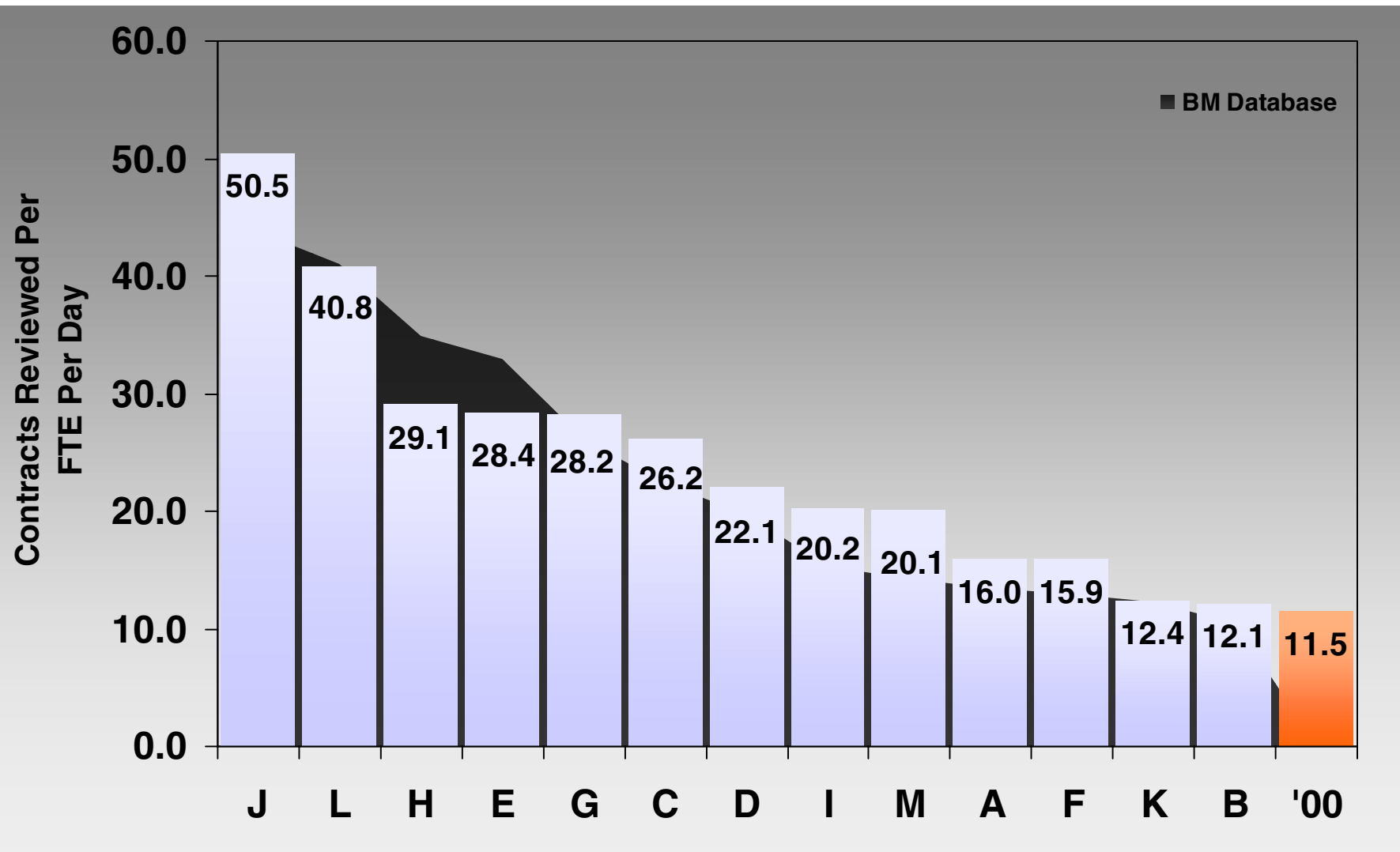


| Supplemental Information Review Booking and Funding | A | B | C | D | E | F | G | H | I | J | K | L | M |
|---|----------------|------------------------|---------------|------------|------------|--|------------|-----------|-----------|-------------------|-----------|-----------------------|----------------|
| Do you review dealer-approved packages in review, booking and funding? | Yes | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | NA | Yes | Yes | Yes |
| Do you advise dealers of unbookable deals received and causes? | Yes | Yes | Yes | Yes | Yes | No | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| Do you track causes of unbookable deals? | Yes | No | Yes | No | No | No | Yes | No | Yes | No | Yes | Yes | Yes |
| Do you track unbookable deals by dealer? | Yes | No | No | No | No | Yes | Yes | No | Yes | No | Yes | Yes | Yes |
| Do you track causes of unbookable deals returned to the dealer? | No | No | Yes | No | No | No | Yes | No | Yes | No | No | Yes | Yes |
| How do you fund dealers? | ACH, Check | ACH | ACH | Draft | ACH, Check | ACH | ACH | ACH | ACH | ACH | ACH | ACH, Draft | ACH, Check |
| How do you notify dealers of unbookable packages? | Fax | Fax, phone, electronic | Fax | Fax | Fax, Phone | Phone | Fax, phone | Fax | Fax | Electronic, phone | Fax | Fax | Fax, phone |
| Do dedicated FTE handle unbookable packages? | Yes | Yes | Yes | No | No | No | Yes | Yes | Yes | No | Yes | No | No |
| Where are contracts funded? | Regionally | Centrally | Branch office | Regionally | Regionally | Branch office | Centrally | Centrally | Centrally | Centrally | Centrally | Regionally | Centrally |
| What is your exception booking policy? | Book some | Book some | Book some | Book Some | Book some | Book some | Book some | Book none | Book some | Book some | Book Some | Book some | Book some |
| Are processors assigned contracts by product? | No | Yes | No | No | Yes | No | No | No | Yes | No | No | No | No |
| Are processors assigned contracts by region? | No | No | Yes | Yes | Yes | No, assigned by dealers within branch area | No | No | No | No | Yes | Yes | Yes |
| Are processors assigned contracts FIFO? | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes |
| What media do you review contracts on? | Originals, Fax | Originals | Originals | Originals | Originals | Originals | Image | Originals | Originals | Originals | Originals | Originals, Fax, Image | Originals, Fax |
| What is the estimated annual turnover rate of Review, Booking, and Funding staff? | 6% | 8% | 25% | 0% | 50% | 0% | 6% | 7% | 8% | 60% | 8% | 20% | 6-10 FTE |

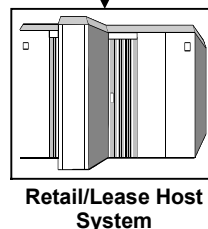
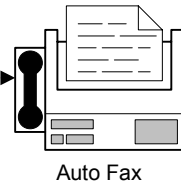
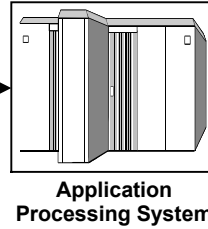
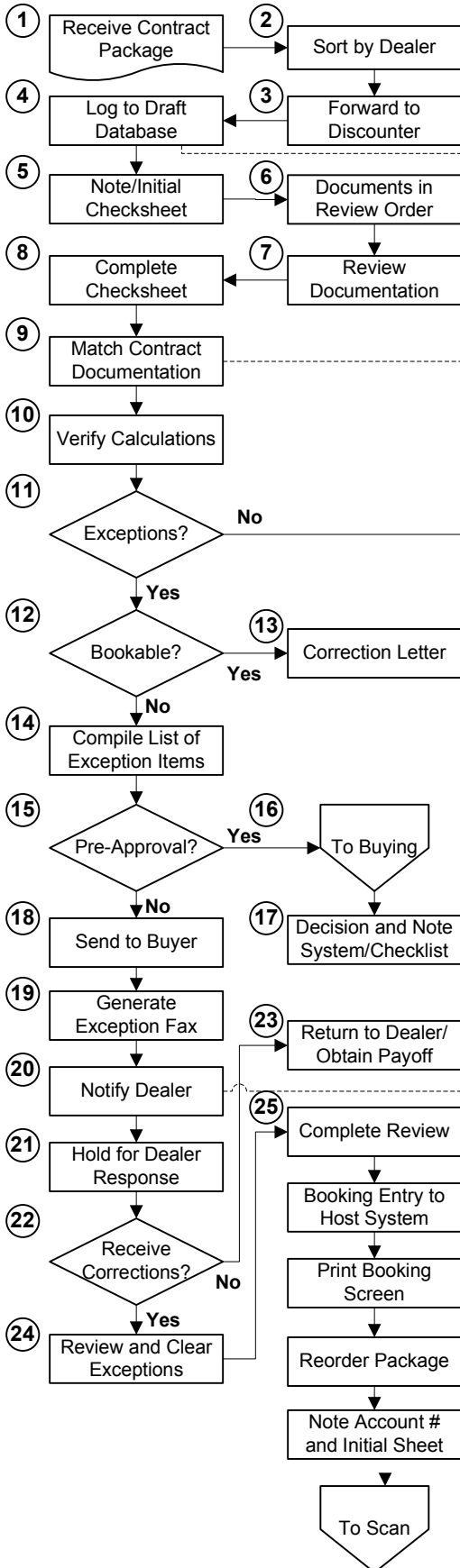




OPERATIONS

TECHNOLOGY

ACTIONS



- 1 Regional office receives original contract package from dealer.
- 2 Discounting clerk retrieves from mail and sorts by dealer.
- 3 Clerk forwards package to assigned Discounter, based on submitting dealer.
- 4 Discounter logs draft information to draft database.
- 5 Discounter retrieves package and makes initial entries on manual review checklist.
- 6 Discounter orders the documents in review order.
- 7 Discounter reviews the documentation for completeness and accuracy.
- 8 Discounter verifies all information on checklist, notes key product, rate, and approval codes, if necessary.
- 9 Discounter matches all contract documentation to system information.
- 10 Discounter verifies that all loan advance or lease residual, cap cost, payment, and contract terms are correct. If any draft adjustment, discounter requests or sends variance.
- 11 Are there any errors or exceptions?
- 12 If errors, is contract bookable?
- 13 If bookable, discounter clears exception or error. May require either an approval from buyer, or correction letter mailed to customer.
- 14 If not bookable, discounter completes full review and compiles a cumulative list of all errors or exceptions.
- 15 Is package for a pre-approval program?
- 16 If yes, Discounter routes package to buying area.
- 17 Buyer approves eligible pre-approvals and notes approval on checklist. If not eligible for pre-approval, Buyer routes to Discounter with corrected rate/tier information.
- 18 Discounter sends file to Buyer for approval or correction of exceptions.
- 19 Buyer enters error data to fax template. Discounter notes disposition to draft log.
- 20 Buyer auto-faxes exception notification to dealer.
- 21 Buyer files original file in pending drawer. Buyer follows for return by monitoring draft report.
- 22 Did Buyer receive corrections or missing documents/data to resolve exception items?
- 23 If corrections are not received, Buyer returns original package to dealer and requests payoff of dealer draft.
- 24 Buyer reviews and clears all corrections or documentation.
- 25 Discounter receives and reviews corrected package for final completeness and accuracy.
- 26 Discounter accesses host system and books loan or lease.
- 27 Discounter prints booking screen for possible use as reference document.
- 28 Discounter reorders documents in file order.
- 29 Discounter notes system assigned account number on checklist and initials sheet.
- 30 Discounter matches all final screen prints and prepares file for shipping to customer service center for scanning. Original contract and title are retained at customer service center.