

# SUB PRIME UNIVERSITY

**AUTO CREDIT EXPRESS, INC.®**

The Standard in Training and Consulting.

Training ■ Marketing ■ Software



*“We Are Looking Forward to Serving You!”*

**(888) 535-CARS**

# THE ACE PARTNERSHIP

## *The Key to Success Implementing the Solution*

### **Department Set-up: Week 1**

Auto Credit Express' process begins with setting up the Special Finance office. In the first week ACE will be on-site in the dealership:

- Install LotPro sub-prime software
- Install sub and non-prime lenders
- Book and evaluate inventory and advise needs
- Set-up physical office
- Interview and train personal involved with the special finance department



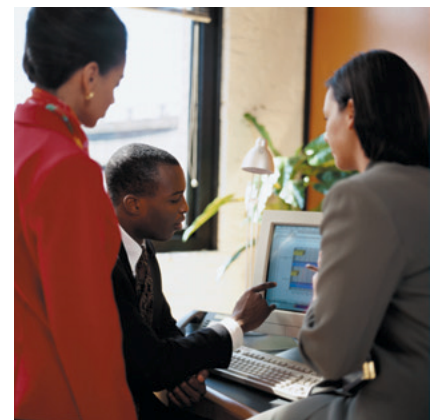
### **Off-Site Training: Week 1**

Auto Credit Express will bring your special finance manager to our offices in Troy for one week of in depth training with our experts:

- Day 1 & 2: Sub-Prime “101”
- Day 3: LotPro Software Training
- Day 4: Working live in ACE dealer location
- Day 5: Working live in ACE phone room

### **On-Site Training: Week 2**

Auto Credit Express will work the second week of the training process on-site, at your dealership. Our expert trainer will be working with your special finance manager reinforcing all he/she learned in the classroom the previous week. Vehicles will be delivered and profit will be made. The ACE process will be constantly used and reinforced to the point that your manager will not know any other way to work the special finance department.



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# WE ATTACK OPPORTUNITY

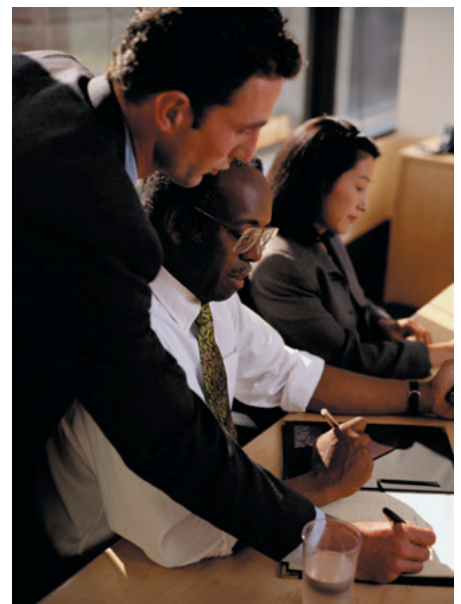
## *The Key to Success* *Implementing the CRITICAL SUCCESS FACTORS*

**Success** in special finance is not dependent on a computer, advertising, lenders or your inventory. Success is based on a complete and clear understanding of the entire special finance process. With over seventy-five years of combined special finance experience, **Auto Credit Express** is uniquely qualified to set up your special finance department and maximize it's profit potential. We implement a **Total Solution Approach** in our process that combines the critical components: experience in selling cars; business management and process; inventory; lenders; advertising and technology.



### **Lenders**

Our process, working with lenders for customers denied credit, is tried and true. We bring the top non-recourse lenders in the country to your dealership. **Auto Credit Express'** relationship with the lenders means they buy deeper with a faster turn around. This relationship also ensures that completed deals submitted for funding are processed quickly improving your cash flow. Our in-house funding and lender relation department is available to resolve any lender issues promptly.



SubPrimeUniversity

### **People**

**Auto Credit Express** is staffed with personnel that do special finance everyday, and that's all we do. **We sell experience.** This experience guarantees a program that accomplishes results. Our experts provide hands on department set-up and operation, which will reduce the risks commonly associated with special finance. Our process brings in the customers, creates the approvals, generates sales, monitors contracts-in-transit and generates additional net-profit immediately.

# OUR MISSION IS TO BUILD YOU A STRONG

## Business Process

**Auto Credit Express** is the only company that can give you a proven process to guarantee success. Implementing our **Total Solution Approach** ensures that all the critical components needed for your success are understood and used on a daily basis.

The process includes:

- The physical set up of the special finance office to ensure that documents and paperwork flow efficiently.
- Learning to analyze the inventory and communicate your needs to the used car manager.
- Understanding the importance of lender relationships and how to leverage that to your advantage.
- The importance of funding and how it impacts your cash flow.
- Learning to understand the differences with our unique prospects and how to work with them.
- Knowing how to structure the deal to maximize gross.



It works because we use it daily ourselves. **Auto Credit Express** runs the special finance offices in numerous dealerships throughout Michigan. The process includes *Advertising, Initial Contact, Customer Interview, Vehicle Selection, Approval, Delivery* and *Customer Follow-Up*.



## Inventory

**Auto Credit Express** continually monitors the wholesale markets for “good special finance buys”. These are vehicles with a strong “book” value relative to ACV that are affordable and attractive. The gross potential in special finance is based on the “buy” because the sale price is determined by the lenders’ advance parameters. As the department becomes active and vehicles are delivered, the inventory will need to be replaced. **Auto Credit Express** can make recommendations regarding these vehicles. An often ignored alternative in special finance are new vehicles with factory or customer incentives.

These incentives can compensate for a lack of down payment or negative trade equity. Many lenders have longer terms and lower interest rates that will allow a new vehicle to “budget” for a customer when a used vehicle will not.

# PROFIT CENTER FOR THE LONG TERM.



## Technology



**Auto Credit Express'** technology divisions, **ACE iNet** and **ACE Tech**, offer state of the art solutions for today's special finance department. **ACE iNet's** sub-prime internet based lead process is second to none in generating quality special finance leads that can be delivered directly to your special finance manager. **ACE Tech** has developed and marketed **LotPro** sub-prime software for 7 years to over 500 clients. **LotPro** allows complete management of your customers and inventory and interfaces directly to **DealerTrack & Route One**. Our process now becomes efficient, accurate, and accountable.



## On-going Support

Auto Credit Express' successful partnership with your special finance department relies on an ongoing relationship. Your special finance manager will have total access to all the ACE resources. We may leave the dealership after the second week of training but we are never more than a telephone call, fax or e-mail away. The support includes:

- Work-a-deal assistance
- Funding assistance
- Department performance monitoring
- Accountability reports to designated senior manager
- Assistance in recruiting and hiring department personnel
- Marketing ideas and advertising solutions
- LotPro updates and support



## Advertising

Our clients benefit from a steady stream of qualified special finance prospects delivered directly to each dealership. Built-in control mechanisms measure results and ensure accountability. Our marketing action plan includes the internet, direct mail, and print advertising and are the keys to our marketing success.

**Auto Credit Express'** program also includes on-going marketing ideas that will assist your special finance manager in his advertising efforts and ensure a constant flow of qualified special finance prospects. You get:

- 100 Special Finance Internet leads generated from the ACE collection of web sites downloaded delivery to LotPro
- Monthly download directly to LotPro of all discharged bankruptcies for your entire state
- 1-800-GET-A-CAR vanity phone number (where available)

**funding**  
**way**.com



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**[www.SubPrimeUniversity.com](http://www.SubPrimeUniversity.com)**

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**SubPrimeUniversity also offers:**

Training and Consulting  
LotPro Sub-Prime Software  
Leads – Sub-prime Finance  
Leads – New & Used Car Buys  
The ACE Super System

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*“Implementing Solutions”*