

RoadLoans.com[®] Auto finance made easy.



Preferred Dealer Network

Better Leads. Better Results. A smarter spend for your marketing dollars.



Better Leads. Better Results. A smarter spend for your marketing dollars.

The new and improved RoadLoans.com

The first lead and lending program that offers a **guaranteed** approval for **every** customer that arrives at your store.

2008: Acquired business from Triad Financial

- 2009: Changed model to a lead program with a guaranteed approval matched to only one Preferred Dealer
- Customers apply online, receive a loan decision in seconds; the dealer is instantly e-mailed the approved lead
- Customer arrives at the dealership with a guaranteed approval; the dealer owns the relationship
- Dealers are **encouraged to shop around**, but if they can't find a better deal, they can always use the RoadLoans approval
- RoadLoans deals can be funded in 24-48 hours
- 30% of RoadLoans leads BUY and finance a car. Make sure they buy from you



SELL THE CAR THE WAY YOU WANT. >> ROADLOANS ALWAYS GIVES YOU A WAY TO GO.





Better Leads. Better Results. A smarter spend for your marketing dollars.

The Preferred Dealer Network

- Currently building the Preferred Dealer Network in key markets with <u>select</u> dealers who offer
 - A variety of makes/models/brands represented
 - The opportunity to help customers find the vehicle they want
 - -A large inventory of fully reconditioned vehicles
 - -An experienced Internet sales department that can aggressively close sales

You receive <u>exclusive</u> leads.

- -Customers only matched to one dealership
- -Matched by proximity to their home and vehicle they desire
- —Customers can set an appointment at your store at the time of the loan approval
- -You own the customer relationship



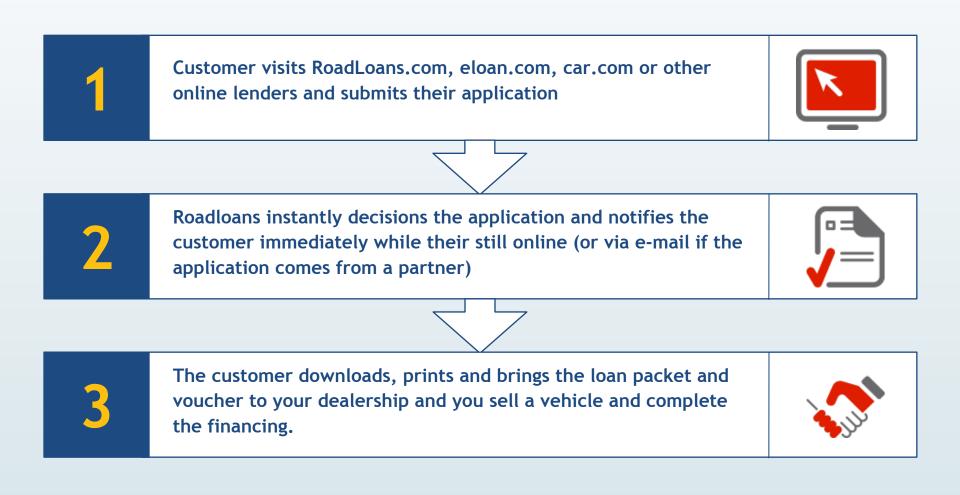
Preferred Dealer status is by invitation only. Your Area Sales Manager can tell you more.





Better Leads. Better Results. A smarter spend for your marketing dollars.

How it works for the customer

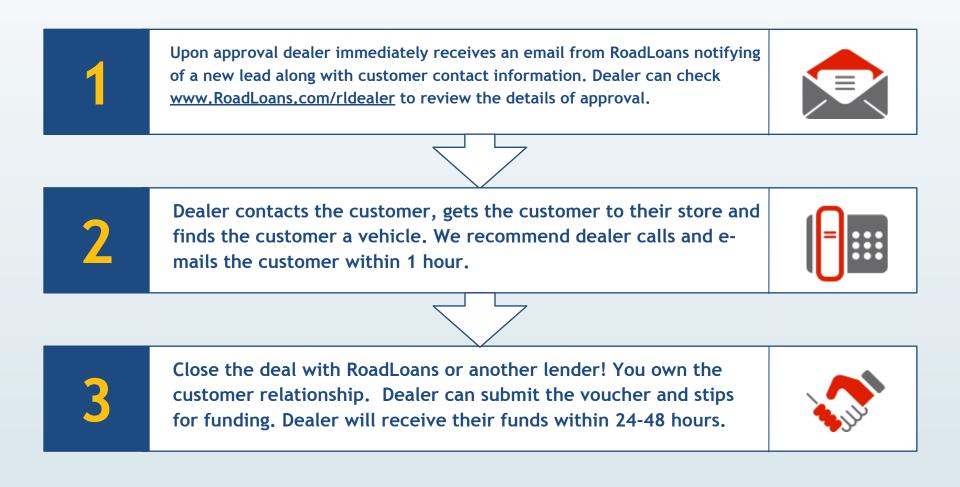






Better Leads. Better Results. A smarter spend for your marketing dollars.

How it works for the dealer







Better Leads. Better Results. A smarter spend for your marketing dollars.

RoadLoans helps you close the sale

•The dealer's name, address (and map), and person to contact (name, e-mail and phone) is included in the customer's on-screen approval and loan packet

•The dealer receives an e-mail of the lead at the same time the customer receives their approval; dealer can also log on to the Preferred Dealer Web site to view the lead and details of the approval

•Hands-on support from your Area Sales Manager/Inside Sales Manager to help you "work" the deal

• "Set an Appointment" feature is presented to customer on the approval page with free XM Radio offer for every customer that sets an appointment with a dealer online

•We proactively call every customer to jump-start the sales process

•We communicate dealer specific incentives and selling points online and over the phone to drive customers into your dealership

Dealer follow-up within one hour of receiving the lead is critical. Quality of lead = customer actively searching + dealer response time.



Better Leads. Better Results. A smarter spend for your marketing dollars.

Better Leads. Better Results.

- Test results: CarMax stores that "jump" on leads experience 30%+ closure rate
- How much does your dealership spend on advertising and marketing per month?
 - \$50k? \$100k? \$200k? What is the marketing ROI for your dealership?
 - Would your dealership be willing to spend \$5k (or a fraction of its monthly budget) to TEST a program like this?
- Example: if a dealer receives 30 leads, they can expect to sell 10 <u>incremental</u> vehicles
 - 10 cars x \$2,000 estimated profit per vehicle = \$20,000 incremental profit
 - Cost of leads: \$1,000
 - Net incremental profit to dealer = \$19,000
- Testing is a low-level commitment
 - Choose the subscription you want
 - You will know quickly if the program is working for your dealership

A BETTER INVESTMENT FOR YOUR MARKETING DOLLARS.



Better Leads. Better Results. A smarter spend for your marketing dollars.

Frequently Asked Questions

- What is the average success/closure rate? Stores that aggressively work their leads see a closure rate of 30%+.
- If a customer falsifies information on a credit app (e.g. income, down payment, etc.), will I still have to pay for the lead? No.
- What is the max advance and LTV? Ranges from 105% to 145%
- Can I add GAP and warranties? Yes.
- What is the average turnaround time for funding? Clean deals are generally funded in 24-48 hours.
- What is the maximum mileage radius a customer would come from? RoadLoans strives to match customers that live within 30-60 miles of the dealership. Our max mileage radius is 100 miles. Tell us what works for you.



Better Leads. Better Results. A smarter spend for your marketing dollars.

Best Practices

- 1. Contact every lead by phone and <u>e-mail</u> within one hour of receiving the lead.
- 2. Convince the customer you can find the car they want.
- 3. Offer the customer incentives to set an appointment and visit the dealership.
 - Find ANY car!
 - Free oil change
 - \$500 off sticker price
- 4. Explain why the customer should choose your dealership over competing dealers.
- 5. Encourage customers to visit your dealership even if they don't plan to use their RoadLoans approval. Make sure they understand you have multiple financing options.
- 6. Be the customer's ally to help them find the best deal on the vehicle and on the financing.





Better Leads. Better Results. A smarter spend for your marketing dollars.

Customer Application

Application Type	Have you chosen a vehicle?	Your first name	Your mobile phone
Select type of loan		Your last name	Your home phone
		Enter your email address	Your work phone
Do you have a trade-in?			
		Your street address	
Name of your employer			
What is your job title?	Primary Secondary	Your city	
Year(s) Month(s)			
3 Our Security			
3 Our Security	intander importance of protecting your	purces of Santander. We understand the identity. When we request personal nat you are really you! Rest assured we s we would our own.	Security checkpoint
3 Our Security	importance of protecting your information, we do it to verify th will take great care of your info as	identity. When we request personal hat you are really you! Rest assured we	Security checkpoint 5777798 If you can't read the numbers above, refresh or reload this page and we'll give you a new code.





Better Leads. Better Results. A smarter spend for your marketing dollars.

Customer Approval

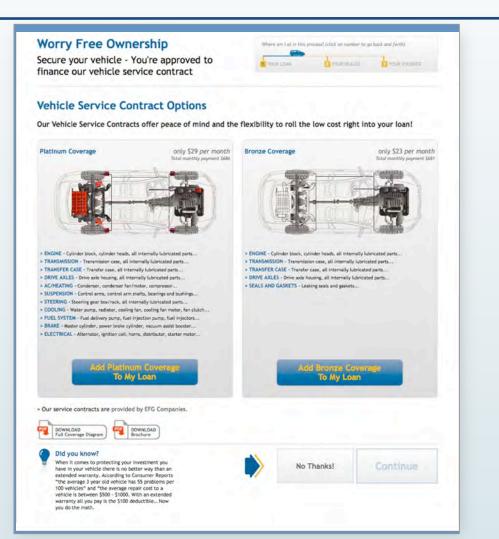






Better Leads. Better Results. A smarter spend for your marketing dollars.

Vehicle Service Contract Options

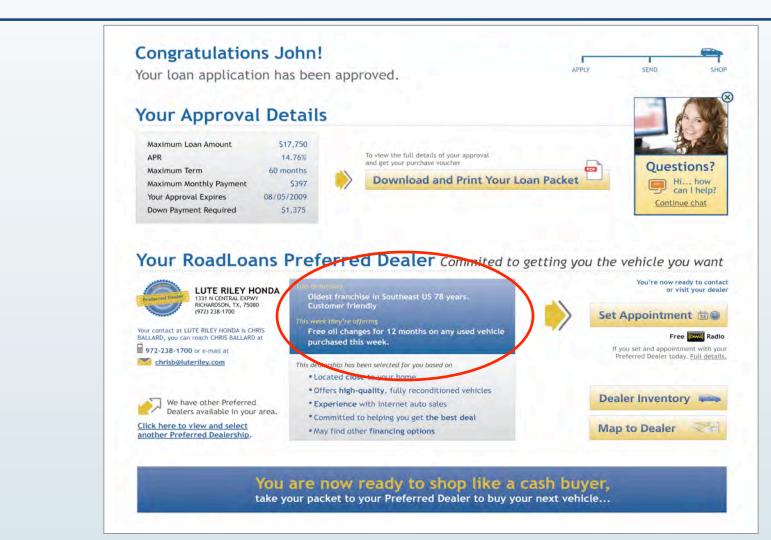






Better Leads. Better Results. A smarter spend for your marketing dollars.

Customer Preferred Dealer

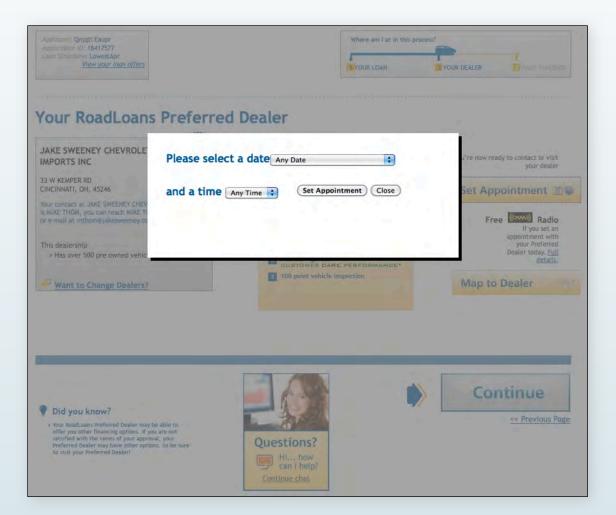






Better Leads. Better Results. A smarter spend for your marketing dollars.

Setting a Dealer Appointment

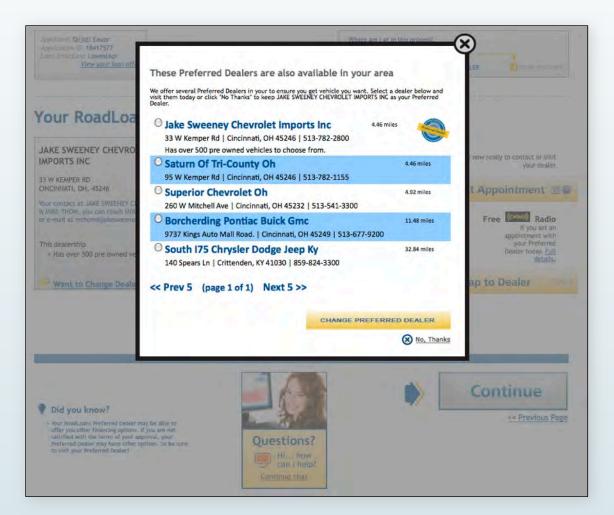






Better Leads. Better Results. A smarter spend for your marketing dollars.

Changing Your Preferred Dealer

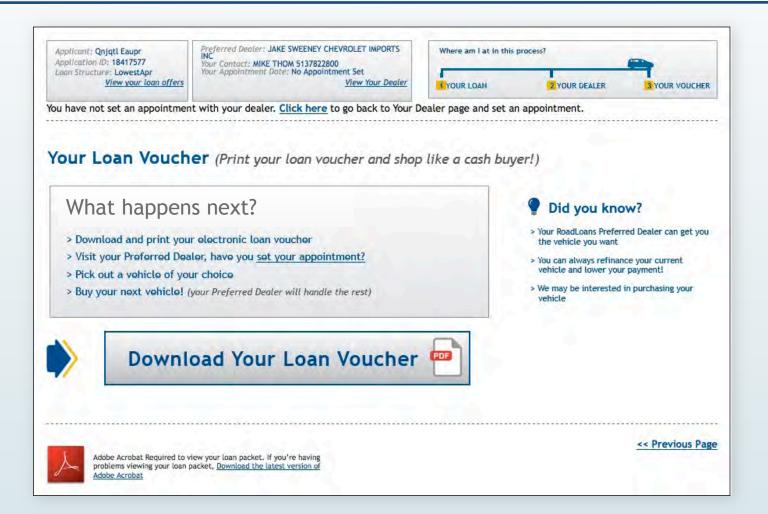






Better Leads. Better Results. A smarter spend for your marketing dollars.

Packet Download Page







Better Leads. Better Results. A smarter spend for your marketing dollars.

Customer Approval E-Mail

RoadLoans.com[®] Auto finance made easy.

Congratulations!

RoadLoans.com has approved your loan application!

Date/Time Received 06/18/2009 Application ID 5478962

Dear Philadelphia Rodrigues,

You are now ready to buy your vehicle. A RoadLoans.com approval gives you the confidence to negotiate the best deal since the financing is pre-arranged.



To take advantage of your RoadLoans.com approval, follow these simple steps, and you could buy your next vehicle before the end of the day:

- Visit <u>www.RoadLoans.com</u> and log into your account: User name: philly-rod@gmail.com (your e-mail address) Password: last 4 digits of your Social Security Number
- 2. Download and print your personalized loan package
- 3. Call or visit your Preferred RoadLoans.com dealership

Your RoadLoans.com Preferred Dealer:

Lute Riley Honda | <u>Click to view a map to this dealer</u> 1331 N Central Expy | Richardson, TX 75080 | <u>www.luteriley.com</u>

Your contact at Lute Riley Honda is Chris Ballard, you can reach Chris Ballard at 972-458-8974 or e-mail at

chris.ballard@luteriley.com Call or e-mail your RoadLoans.com Preferred Dealer immediately to make an appointment.

Login
LOGIN TO VIEW
Dealer Inventory
Set Appointment
Map to Dealer





Better Leads. Better Results. A smarter spend for your marketing dollars.

Customer Loan Packet

Congratulations Kenneth Flzfnkkb

You are Approved for an auto loan with RoadLoans, part of Santander Consumer USA!

With your RoadLoans approval, you are empowered with the confidence to negotiate a great deal. We are here to help you buy your next vehicle and we hope you have a great buying experience.

STEP 1: Call your Preferred Dealer IMMEDIATELY to take advantage of your approval! Let's start shopping for your next vehicle! The hardest part is behind you, you are already approved.

STEP 2: Act now! Visit your Preferred Dealer within the next 3-5 days to find the best deal.

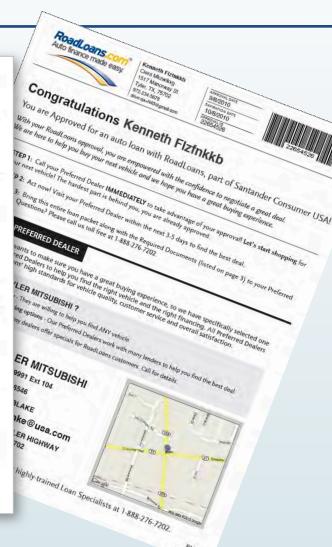
STEP 3: Bring this entire loan packet along with the Required Documents (listed on page 3) to your Preferred Dealer. Questions? Please call us toll free at 1-888-276-7202.

YOUR PREFERRED DEALER

RoadLoans wants to make sure you have a great buying experience, so we have specifically selected one of our Preferred Dealers to help you find the right vehicle and the right financing. All Preferred Dealers meet RoadLoans' high standards for vehicle quality, customer service and overall satisfaction.

Why use TYLER MITSUBISHI ?

- 1. Huge inventory They are willing to help you find ANY vehicle.
- 2. Additional financing options Our Preferred Dealers work with many lenders to help you find the best deal.
- 3. Special offers Many dealers offer specials for RoadLoans customers. Call for details.







Better Leads. Better Results. A smarter spend for your marketing dollars.

Customer Loan Packet [Voucher]

1	RoadLoans	RoadLoans Voucher
	PAY TO THE ORDER OF: TYLEF	MITSUBISHI \$
	Kenneth Flz1nkkb Clera Mkzwikxg 1517 Manorway St Tyler, TX, 75702 972-234-5678 drive.qa+N45@gmail.com	Vehicle Year Vehicle Make
1. The iden 2. The terr	g this agreement and completing the voucher, ntity of each borrower is true and correct and matches the ns and vehicle being purchased meet the following guide	
 » Car pol » Ter » Car do » The 	not be a salvaged title, lemon law, flood or frame damag lice units, cargo or conversion vans, motorcycles, or any v m may not exceed 72 months and may be shor sh down payment required is \$2,000.00 We accept not qualify as cash down. e minimum amount financed is 6000.00 M.	ed, greater than one-ton payload capacity, specialty or customized, used for commercial purposes, for

4. Dealership name must be printed on voucher by RoadLoans. Any marks or edits to name will void the voucher.





Better Leads. Better Results. A smarter spend for your marketing dollars.

Customer Loan Packet [Dealer Instructions]

DEALER INSTRUCTIONS

- Log onto the RoadLoans Dealer Web site (https://dealer.santanderconsumerusa.com) with your dealer ID and
 password to check any fees associated with this deal. This amount will be excluded from your proceeds.
- 2. Mail the following required documents (address below):
 - » Use this page as the cover page
 - » Include all Required Documents listed above
 - » RoadLoans Voucher Completely filled out and Signed by the borrower(s) and an authorized Dealer representative
 - » Employment Verification Completely filled out
 - » Borrower Information Completely filled out
 - » Note and Security Agreement Signed by the borrower(s)
 - » Buyers Order, Bill of Sale or Purchase Order matches the amount on the RoadLoans Voucher
 - Factory Invoice for New Vehicles or Book-out Sheet for Used Vehicles listing all options (note the LTV guidelines stated under loan voucher)
 - » Odometer Statement
 - » Application for Title Stating Santander Consumer USA Inc. as lien holder
 - » GAP or Vehicle Service Contract (if applicable) Credit Health & Life Insurance is not eligible to be financed

FedEx Overnight

Santander Consumer USA Inc 4054 Willow Lake Blvd Suite 2039 Memphis, TN 38153

UPS and USPS

Santander Consumer USA Inc. 3268 Progress Way Suite 2039 Wilmington, OH 45177 Insurance Address Santander Consumer USA Inc. P.O. Box 47260 Atlanta, GA 30362-0260 Titles Address Santander Consumer USA Inc. P.O. Box 25120 Lehigh Valley, PA 18002

DECISION ID 31406592





Better Leads. Better Results. A smarter spend for your marketing dollars.

Dealer Lead Site [Leads Home Page]

RoadLoar Auto finance m		THOME	RESOURCES	E FAQ's	₽L0	GOUT
				Manage Incentives/Selling Po	ints Change Pas	sword Thursday, February
CAR	CENT	ER OF WALL	OORF MD		Searc	ch by customer name
Leads					T PRINT F	AGE
APP ID	STATUS	APPLICANT	PHONE	MAKE MODEL	RECEIVED	EXPIRES IN
18529496	Approved	Dbosyzn Ihatd	(278) 089-5115		1/6/2010	1 Davs
18529635	Approved	foissny kfmpltbef	(278) 531-0854		1/6/2010	1 Days
18529688	Approved	Mfisplfh Oxjvrz	(117) 772-2250		1/6/2010	1 Days
18531684	Approved	VHCXWD FHDITVOA	(305) 816-0504		1/6/2010	1 Days
18539463	Approved	PMYSEPK SLMQQOY	(857) 367-3133		1/7/2010	2 Days
18539607	Approved	jsgwb zbdpl	(278) 308-0188		1/7/2010	2 Days
18546776	Approved	MBXOZ PISMLYWTO	(305) 247-4304		1/8/2010	3 Days
18546791	Approved	Mbdhg Shvzzd	(305) 247-9058		1/8/2010	3 Days
18556805	Approved	Udppvzcr Zobrrvd	(331) 286-8071		1/9/2010	4 Days
	Approved	Qfolonh Fggul	(278) 000-3506		1/9/2010	4 Days
18566744	Approved	Wtntyp Beps	(174) 261-8275		1/10/2010	5 Days
18566881	Approved	Fxinx Grcz	(117) 491-9304		1/10/2010	5 Days
18570017	Approved	Vhokth Zwwvvzh	(174) 490-3929		1/11/2010	6 Days
	Approved	vjhwvqt Edzv	(278) 545-7137		1/11/2010	6 Days
	Approved		(331) 903-6497		1/13/2010	
		DZIDC DBSJILJF	(278) 024-0675		1/13/2010	
	Approved	gjąj Igjąjbtkc	(679) 956-6190		1/13/2010	
	Approved	Wtzgrpd Mpwtd	(278) 347-2903		1/14/2010	
	Approved	edk mvczj	(331) 339-0802		1/15/2010	
	Approved Approved	hcnr kfqyuc VOYFEOH FHJOIN	(174) 011-4593 (278) 943-1006		1/15/2010 1/16/2010	
	Approved	ihmjdpf gpftlp	(117) 771-7717		1/16/2010	
	Approved	Egegfgu Gfufbg	(305) 759-6055		1/17/2010	
	Approved	IKYYJEPM QNBIQ	(331) 286-9162		1/17/2010	
	Approved	Wtsqiia Jixtzd	(117) 096-4736		1/18/2010	
	Approved	wvgdzil jywtyt	(278) 176-2493		1/18/2010	
		vjhclp ihsccl	(278) 699-3417			14 Days





Better Leads. Better Results. A smarter spend for your marketing dollars.

Dealer Lead Site [Lead Overview Page]

CAR CENTER OF W	Managae Incentives/Belling Points Change Research by customer name	
		Vehicle Guidelines
RE-SEND CUSTOMER E-MAIL	🔁 CURRENT PDF PACKET 😰 💲 UPDATE OFFER 😰	2003
Lead Overview - Status : A	aproved	DESIRED VEHICLE MAKE DESIRED CONDITION Used
- Status . Aj	phoved	DESRED VEHICLE MODEL
		Piloulation and Pilou Video a
Tell Us What's Going On With	Your Customer	Stipulations and Other Notes (For a list of acceptable does that meet atipulations visit the Resources Area) REQUIRED STIPULATIONS OTHER NOTES
Customer Information		TRADE OR PROVE ZERO BALANCE ON OPEN UNIT. THIS TEXT HAS BEEN SCRUBBED
FIRST NAME Dbosvzn	LAST NAME Ingtd	VALID IN-STATE DRIVER'S LICENSE (ALL APPLICANTS)
VORK PHONE	HOME PHONE	3 REFERENCES REQUIRED
202) 638-1767	(278) 089-5115	PROOF OF INSURANCE REQUIRED
IOBILE PHONE 117) 629-3163	EMAIL dlyyeifmvtpz@yudtczohmx.tet	
ODRESS	CITY	POIREQUIRED ON ALL APPLICANTS
07939 Jwvdxlzzl Yw	Mitchellville STATED MONTHLY INCOME	SANTANDER MUST BE PAID ZERO BALANCE
MD 20721	\$2,800	
ICO SCORE 561	MARKETING FEE 16.30%	Vall-Bostlann 888.276.7202 8-2003 Santandar Consumer URA Inc. All Rights Reserved.
DOWN PAYMENT	HAS TRADE-IN ?	w 200 Zahimber Kolmen borris, reingite Heitere
\$2,750	NO APPOINTMENT DATE	
Income is subject to verification		
.oan & Guidelines	the second se	
VPROVAL AMOUNT UP TO \$13,600	REQUIRED CASH DOWN PAYMENT \$1,250	
PROVAL EXPIRATION DATE	CASH AVAILABLE FOR DOWN PAYMENT	
AX LTV	MIN LOAN AMOUNT	
52.00%	\$6,000	
2	20.99%	





Better Leads. Better Results. A smarter spend for your marketing dollars.

Dealer Lead Site [Deal Feedback Panel]

and the second second	Manage	Incentives/Selling Points Change Password Thursday, February 04
		Search by customer name
CAR CENTER OF	WALDORF MD	
RE-SEND CUSTOMER E-MAIL 😰 👼 PRINT PAGE	🖾 📆 CURRENT PDF PACKET 🧃 💲 UPDATE O	FFER 2
Lead Overview - Status :	Approved	
Lead overview - Status .	мрргочец	
Tell Us What's Going On Wit	h Your Customer	
PURCHASED	STILL SHOPPING	UNABLE TO CLOSE
Financed with RoadLoans	Appointment scheduled	No longer interested in purchasing
O Flipped financing O Purchased from another dealership	Still determining dealership to use	Unable to contact
O Purchased from an individual	Still determining vehicle to purchase	Unable to locate desired vehicle The much possible opulity
	Working on down payment Working on stipulations	Too much negative equity No down payment
		Approval terms not adequate
		Unable to meet stipulations
		Customer interested in refinance
PREVIOUS FEEDBACK ABOUT THIS LEAD	/2010 R-44-10 M	_
Foodback submitted on 1/6	2010 0.44.10 AM	
Feedback submitted on 1/6 1/6 assign john ron		





Better Leads. Better Results. A smarter spend for your marketing dollars.

Dealer Lead Site [Incentive and Selling Points]

		Manage Incentives/Selling Points	Change Password Thursday, February 04, 20
CAR CENTER OF	WALDORF N	1D	Search by customer name
		(5) 	
Manage Incentives a	Ind Selling Poir	nts	
Current Selling Point(s)			
Submit Provides a guaranteed credit ap	pproval.		
Request Selling Point or update Deale			
		2	
Submit Cancel You will be not or request is p	ified when your update rocessed.		
Current Incentive(s)			
No Incentives have been selected at the Select an Incentive from a defined			
Suggest a new Incentive Item			
Submit Cancel			



Better Leads. Better Results. A smarter spend for your marketing dollars.

Average RoadLoans Approval

- Vehicles up to 80,000 miles
- Model year 2003 or newer
- Amount Financed \$16,500
- LTV's 140%
- Cash down \$1,500
- Fees \$2,000





Better Leads. Better Results. A smarter spend for your marketing dollars.

Become a Preferred Dealer- Sign Up Now

- We want to include your dealership in the RoadLoans Preferred Dealer Network
- There are a limited number of dealers who can participate
- If your dealership wants to participate, we need a commitment quickly

Call 1.888.276.7202 or Email DLRNetwork@roadloans.com and Sign-up Today