



 **FOUNDATION[®]**
FINANCE COMPANY

FINANCE REFERENCE GUIDE



10101 Market Street, Suite B100,
Rothschild WI 54474
NMLS#:916914

855-241-0024 • sales@foundationfinance.com • foundationfinance.com

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CONTACT LIST

Physical Address

(Documents mailed UPS, FedEx, Etc.)
Foundation Finance Company
10101 Market Street, Suite B100
Rothschild, WI 54474

Mailing Address

(Documents sent US Postal Service)
Foundation Finance Company
P.O. Box 437
Schofield, WI 54476

CREDIT

855-241-0024

Option 3, Option 1

Ext: 4436

Fax: 715-847-4437

credit@foundationfinance.com

- Approvals
- Stipulations
- Re-looks/Credit Increases

FUNDING

855-241-0024

Option 3, Option 2

Ext: 4438

Fax: 715-847-4439

funding@foundationfinance.com

- Paperwork
- Stipulations
- Loan Completion Certificates

DEALER SUPPORT

855-241-0024

Option 3, Option 3

Ext: 5012

Fax: 715-847-4429

sales@foundationfinance.com

- Training
- Point of Sale Materials
- Change of dealership information

Full Office Support Hours (Central Time Zone)

Contact us by:

Phone, Email, Fax, Dealer Portal

Monday-Thursday: 7 a.m. - 9 p.m., online apps only until 10:00 p.m.

Friday: 7 a.m. - 6 p.m., online apps only until 9:00 p.m.

Saturday: 8 a.m. - 4 p.m., online apps only until 7:00 p.m.

Sunday: Process all applications in queue at 10:00 a.m. and 4:00 p.m.*

*Applications in queue processed at 10 a.m. and 4 p.m. Central. No live credit support hours.



855-241-0024



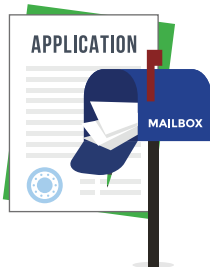
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OUR SIMPLE PROCESS



SUBMIT CREDIT APPLICATION

Enter applications through our online portal, submit by fax, email or call our expert credit analysts.



COMPLETE LOAN DOCS

From the online portal, generate loan documents for remote electronic signing, in-person electronic signing or print hard copies to sign.



PRE-VERIFICATION

FFC contacts customer to verify loan terms and application info.



COMPLETE THE JOB

Submit the completion certificate.



GET PAID

Funding via ACH in 24-48 hours.

Dealer Support Team

855-241-0024 ext. 5012
sales@foundationfinance.com

www.foundationfinance.com

FINANCING PLANS

FFC offers a variety of promotional plans to help attract new customers and close sales.

Same-As-Cash with Payments (SAC):

No interest if the amount financed is paid in full before the end of the promotion period. Minimum payments are due monthly beginning 1 month from substantial project completion.

Same-As-Cash with Deferred Payments (DEFSAC):

No interest if the amount financed is paid in full in the promotion period. Monthly payments begin 6 or 12 months from substantial project completion.

Deferred Payments (DEFPMT):

The first payment is deferred 3 months. Interest accrues from day one and is not waived at any point during the loan term.

Equal Payments (EQLPMT):

The amount financed is broken into equal monthly payments at 0% APR. Available for installment loans only.

Reduced APRs:

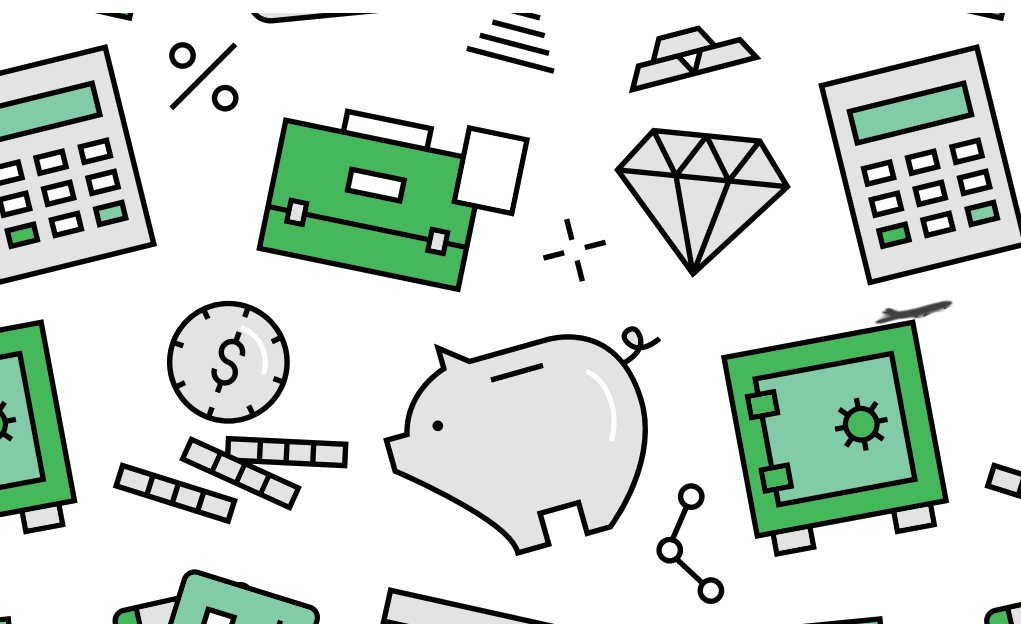
A variety of reduced APR plans are available. The interest rate is reduced for the entire loan term. May be combined with SAC, DEFSAC and DEF promotions.

Fees will vary.



Dealer Support Team

855-241-0024 x5012
sales@foundationfinance.com
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CREDIT TIPS

Use these tips to ensure you are getting the most accurate approvals when submitting an application.

- Be sure to include dealer number and sales rep phone number in case we have questions.
- Submit complete and accurate application information to reduce decision times and prevent funding delays.
- Down payments and split tickets must be disclosed.
- Do not gross up fixed incomes.
- Household income may be submitted; however, in some cases you may be asked to add a co-applicant for the non-applicant income to be considered.
- List the install address on the application. If it is the same as the primary billing address, check the box. At least one of the applicants must own the install property.
- Get a co-applicant whenever possible.

AGREEMENT



APPROVED

Credit Team

855-241-0024 ext. 4436
credit@foundationfinance.com
foundationfinance.com

FUNDING TIPS

Completing your paperwork properly is essential to getting funded. Use these tips to ensure your documents are accurate.



- A driver's license number must be submitted for each applicant prior to funding.
- Forms may not be backdated.
- Separate email addresses should be used for joint contracts.
- Down payments must be disclosed on the contract.
- Dealer assignment must be signed.
- You must give customers physical copies of all their loan documents (if electronic signing was not used).
- No white-out is permitted on any legal document.
- Fax or email copies of the documents before mailing the originals so we can review and advise if there are any problems with the paperwork.
- If an approval qualifies for reduced APR (Tiers 1 & 2) it is the dealer's responsibility to indicate the lower APR on the contract.
- If dates are altered on the contract (even if initialed), the contract is void. We would need new paperwork with the correct dates.
- NOC must be signed on the acknowledgment line (not the cancellation line).
- We legally cannot fund you until the NOC is expired.
- You will receive the ACH bonus if we have the customer's ACH information **prior** to the verification process and the customer confirms it during the call.

Funding Team

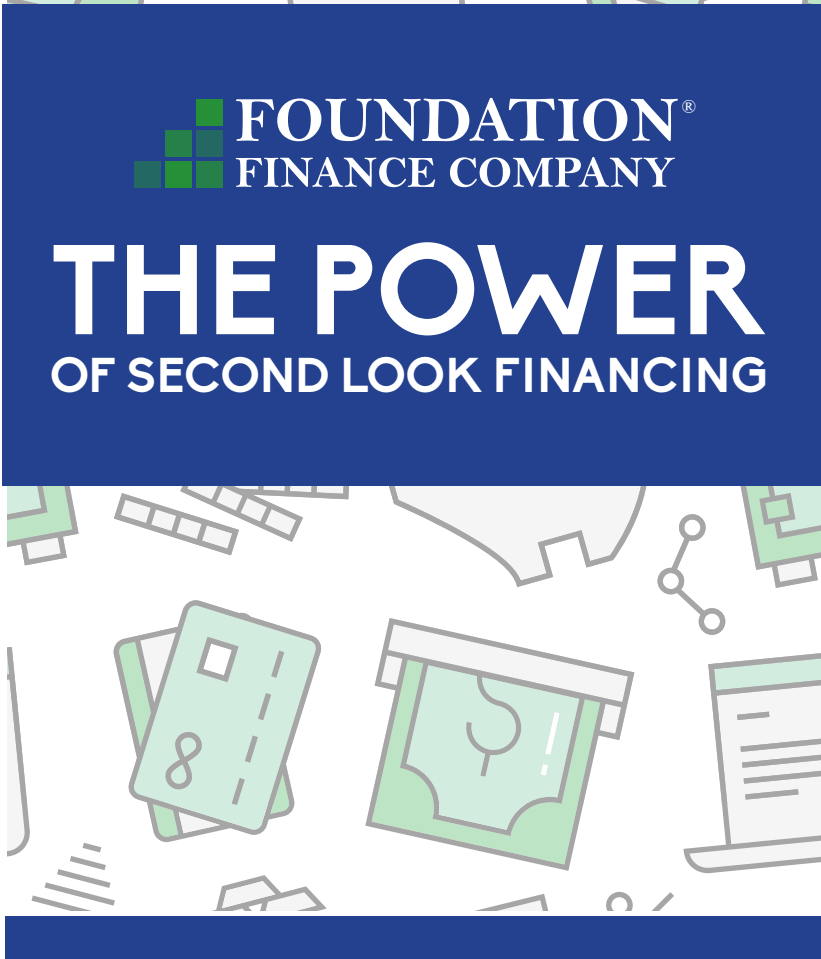
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funding@foundationfinance.com
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What is Second Look Financing?

Second Look or "Discount Financing" is a way to approve a wider variety of credit, including customers that most "prime lenders" (like banks) would decline, by sharing a portion of the risk with the dealer. Risk discounts are costs to the dealer based on the customer's credit and application information; the weaker the credit, the higher the fee may be.

How can second look financing add to your bottom line?

Example: \$5,000 sale turned down by a "prime only" lender = no money in your pocket. If FFC can approve the loan at a 90% bid (10% risk discount), the dealer is paid \$4,500, turning a loss into incremental revenue that would have been missed. (The actual risk discount will vary based on the customer's credit and application information.)



Examples of discounts for a \$5,000 sale.

Risk Discount	None	95% Bid	None	95% Bid
Promotion Discount	No Promo	No Promo	6 MOSAC	6 MOSAC
Total Discount	0%	5%	3%	8%
Dealer Payout	\$5,000	\$4,750	\$4,850	\$4,600

APPROVAL TIERS

Tier 1 and Tier 2:

No dealer fees and paid at 100%.*

Tier 3 and Tier 4:

Discounted bids for B, C and D credit paid out based on discount given at time of approval.*

Close more sales and add more revenue to your bottom line!


*Less any promotional plans

Why accept a discounted deal?

- › It's a sale. Some profit is better than no profit.
- › Helps prevent customers from using a competitor.
- › The positive customer experience creates future sales, service and referrals.
- › Creates breaks from suppliers on pricing due to greater volume of sales.
- › Keeps your staff's project list full.

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SECOND LOOK PROGRAM

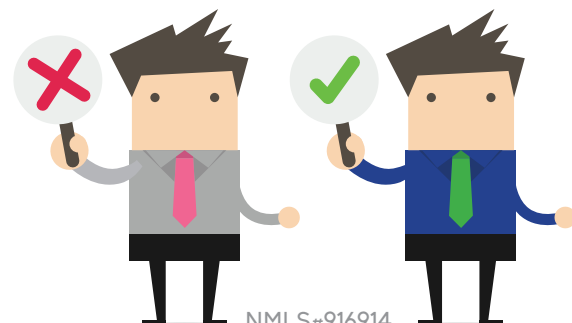
Having a second look financing partner will help you close more sales. Build your bottom line with sales other lenders decline.

- Approvals for customers with A-D credit
- Loan amounts up to \$100,000 and terms up to 240 months
- Time-saving tech: Driver's License scanning, color-coded app tracking, payment estimator
- 6, 12, 18, and 24 months same-as-cash options
- Split loan approvals with other finance companies accepted
- Customers with past bankruptcies considered after 1 year of re-established credit
- Don't overpay for your good customers - our three approval tiers can make us your one-stop-shop for customer financing

Ready to learn more? Give us a call!

Dealer Support Team

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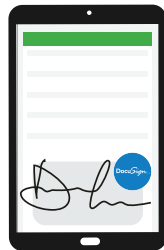
INNOVATIVE TOOLS & FEATURES

Foundation Finance provides innovative tools and customized features that complement the changing needs of today's marketplace.

Dealers can use the following digital conveniences:

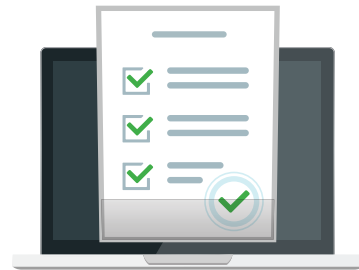
No Contact Electronic Document Signing

Loan documents are sent remotely via DocuSign and signed digitally. The applicant(s) electronically sign the documents and a copy is emailed to the dealership for final signatures. No one needs to leave the home or office and no paperwork is physically transferred.



Secure Decision Launchpad Application Link

A custom credit application link for your website, email and text messages. By clicking on the provided link, customers can complete and submit their credit application online, without leaving their home or physically touching paperwork.



Dealer Portal Assets

DecisionLender, our online dealer portal, enhances and supports your day-to-day experiences with easily accessible tools, links and documents. Features include generating loan documents, running reports, tracking loan statuses and more!



Virtual Resources

At foundationfinance.com you can access on-demand webinars, weekly live tutorials, educational articles and program training—all from your home or office. Schedule a staff training or watch a step-by-step video on the financing process.

