# **BUY HERE/PAY HERE (BHPH)**

The BHPH is an arrangement that you as a dealer makes with the customer to finance the purchase of a vehicle. Unlike many finance arrangements no banks are involved, you are the financier and the customer will make payments to your dealership. You collect the interest and fees. Since these arrangements place the dealership at risk, it is important that you be able to track collections and collection efforts. Therefore in the "F&I" module a separate "Customer Group" has been established for "BHPH". The Sales Staff will follow the same procedures in the "F&I" as any other vehicle sale but the Lender will be set to the BHPH Lender,(BHPH default setting are set up in the "Presets"). When the sale is completed and the deal is moved from "Working, the customer will be placed in the BHPH "Customer Group." *Note: when a sale is placed in the BHPH group it will also post to the "Delivered Customer Group*".

The following "Presets" need to be set up in order for BHPH arrangements to be entered and tracked.

- 1. "Preset Lenders" tab need to be established for the dealership.
- 2. "Preset BHPH" terms and accounts need to be entered.

See detailed instructions on entry in "Presets"

We will not go through each step in the section on the sale of the vehicle but we will point out the differences that need to be made in entry to successfully complete a BHPH arrangement.

#### Sale of Vehicle

It is in the "Finance" tab of the "F&I" module that the first changes need to be made. The Finance screen is below to aid in showing the changes.

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Recall Customer	Status	Finar	ice Lease	Vehicle	Trade In	Credit Bureau	Collections	Form	: 1	
Price	8,475.0	0	Lien Dealer:	ship Financial	-	Save	e Deal As Finan	ce or Cash S	ale	
Options	0.0	0 🚴	Pymts Per Yea	r Weekly	-	Abbre	внрн	_		
Trade	0.0	0	Num of Pymts	÷ 52	(11 Months)			Financial		- 1
Payoff	0.0	0	Interest Rate	21.5	00 /11	Nan Addre				- 1
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Processing	0.0	0	Aftermarket	0.	.00	Retention	100	Odd Day	s Yes	-
30 Day Temp Tag	3.0	0	Credit Life	None	-	Livoder Ins	ExtSvc Ga	p/AfterMkt	Disc Aid:	
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- 1. The "Lien" (drop down menu) should be set to Dealership Financial (or the name set up in the "Preset Lenders" tab to represent the dealer BHPH arrangements).
- 2. Set the "Pymts Per Year" and "Num of Pymts" to the projected or arranged terms.
- 3. Enter the "Interest Rate" to the projected or arranged terms.
- 4. Enter the "Days to First" (number of days to the first payment to be made in this arrangement).
- 5. The "Balloon" button can be useful to the BHPH arrangement to calculate the number of payments, plus the amount of the final payment, and/or when a payment amount is fixed. In the finance screen the "Term" is adjusted to the desired payment with the remainder being placed into the final payment. A set payment is entered either in the "Finance"screen "Payment" box or in the "Balloon" button "Whole Payment" box then click the "Apply" button to activate the calculation or hit the"Remove" button to remove a previous amount entered. For example the system calculates that payments of \$ 373.00 would be necessary to pay off vehicle in 60 months, but the customer can only pay \$ 350.00 per month. If the amount of \$350 is entered in the "Whole Payments" box the number of months would change in the "Finance"screen to account for the change in payment amount.
- 6. When the financial arrangements of a sale require "Pickup" and "Supplemental" payments, set up the payments schedule by clicking on the "Other Payments" button.
  - a. "Pickup" payments are entered by entering the date that each payment should be made by and the amount of each payment. A pickup is normally treated like a down payment, so it is not considered part of the loan principle, therefore does not normally accrue interest.
  - b. "Supplemental" payments are entered by entering the number of payments to be made and the amount. Supplemental payments are usually additional payments to the loan amount and therefore accrues interest.

Once deal is complete and terms have been established in the "Finance" tab then you need to return to the recall screen to change the "Customer Group"

- 1. In the "Recall" tab click on the "Change Group" button and the screen shown at the top of the following page will appear.
- 2. For a BHPH arrangement enter a "BHPH AcctNo"
- 3. In "Change Customer To" click on BHPH and click apply.

# Note: that BHPH sales will also appear in the Delivered list.

# Making Changes after Vehicle Delivery

There will be times when the deal changes after the vehicle has been moved from "Working" to "BHPH" (and also "Delivered"). In order to make changes and record them to the accounting correctly, you will need to move the deal back to "Working", make the changes and repeat the steps to "Change Group" to "BHPH".

1. To move a deal from "BHPH" to "Working" highlight the deal in the "Recall" screen ("Recall" list should be set as "BHPH").

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	9 Herpic 8 James 2 Smith		Customer To	: C Deliv	ered		Trade #1		Value	\$0.00		
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- 2. Click the "Delete" button. A warning message will tell you that the deal can not be deleted but will be moved to "Delivered".
- 3. Click on the "Delivered" list in the "Recall" screen and click "Delete" button. A warning message will tell you that the deal can not be deleted but will be moved to "Working".

Note: When a deal is moved from "Working" to "BHPH"/"Delivered" the data is sent to the "Vehicle Sales" screen to make up the accounting entry. There may be times where the information needs to be re-sent to the "Vehicle Sales" screen, the "Post" button will re-send the data on the highlighted deal. It is not necessary to move the deal back to "Working" when the "Post" button is used but it should not be used when there is a change in the terms of the deal.

<u>Collections</u>- Once the sale is complete, in a perfect world the customer should start making payments as scheduled. When those payments are made they can be recorded in two ways.

- 1. Entry through the F&I module, collections tab
- 2. Entry through the collections button

# Collections through the F&I Module

- 1. Enter the "F&I" module, the "Recall" tab and highlight the customers name making the payment or the account number.
- 2. Click the "Collections" tab and the screen at the top of the following page will appear.
- 3. Click on the "Take Pymt" button and the screen that appears directly following the "Collections"screen will appear.

Note: Boxes in blue can not be changed. Any information that needs to be changed in those boxes will need to be changed in other places.

#### IDEAL Software 7-4

<b>// Innovative Dealer Services - F&amp;I -</b> File Tools Help	Green Karla									
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Recall Customer Status Finance Lease Vehicle Trade In Credit Bureau Collections Forms										
Acct No 2406 Status Active: 159 Days Late										
Name Green Karla	Now Due Now D	Due 5092.43	(Late 242.42)							
Vehicle R2406A 1998 MALIBU	Promises No Pro	omises Made								
Home (913) 268-5688 Work (816) 545-9987	Notes									
Summary Payments Contacts Alarms Customer References Repointo OnTime Credit Reporting Loan Management										
Loan Amount 9,888.87 Rate 21.5000	Balance	9,888.87	Status	Active						
Per Day (5.82)	Written Off	0.00	Close Date							
Pymt Schedule WEEKLY (Sunday)	Pickups Balance	0.00	Source							
52 Pymts of 210.87 07/11/2004	Payments Made	0.00	Next Pymt Date	07/11/2004						
0 Pymts of 0.00 12/30/1899	Principle Paid	0.00	Est. Pymts Remaining	32,052.24						
Other Pymts 0.00	Pickup Paid	<u> </u>								
1 Final Payment 0.00 07/03/2005	Interest Paid	0.00	Num Pymts Made	0						
SideNote 0 0.00 77	Unpaid Interest	0.00	Initial Exposure	8,463.87						
	Taxes Paid	0.00	Finance Charge	1,076.37						
Loan Start 07/11/2004 Int Start 07/11/2004	Late Fee Paid	0.00	Last Payment	0.00 07/11/2004						
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File Tools Help	Account# 2406	
Recall Customer	Customer Green Karla Vakiata R2406A 1998 MALIBU	
Acct No 2406	Vehicle H240bA 1998 MALIBU Status Active: 94 Days Late	
Name Green Ka Vehicle R2406A	Now Due 2953.75 (Late 131.48) Promises Hot Note 11/24/2004 Thirty Day Demand for Payment	
Home (913) 268	Promises Hot Note 11/24/2004 I hirry Day Demand for Payment Notes	
Summary Payments	Loan Info Payment Info Schedule Adjustment	-
Loan Amount	Base Payment 2,822.27 I Calc Due Date 09/19/2004	
Pymt Schedule WE	Late Paid     131.48     Regular Pymt     210.87       Payment     2,953.75     ✓ Calc     Frequency     WEEKLY	004
Pymts of	Method Cash Last Payment 10/10/2004	<mark>3.63</mark>
Other Pymts 1 Final Payment	Check No Last Fynit Receipt Applied To Next 129,91	
SideNote 🔽 📕	Next Pymt Due         12/26/2004         Balance         8,234.51           Comment         Payoff         8,720.07	3.87 6.37
Loan Start 07/11/2		0.00 10/10/2004
🖻 Take Pymt	Post Payment Contact Cancel	
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Special Note: The "Take Payment" screen contains 4 tabs that can be found on the right midway down the screen. The screen defaults to the "Loan Info" tab, some types of receipts will need to be entered in the "Adjustment" tab. The "Adjustment" tab is the only tab where information can be changed.

4. Enter the "Payment Date" (this box automatically default to current date)

- 5. Enter the "Base Payment" the base payment is the amount is to be paid not including late fees. When the screen appears it will automatically show the "Base Payment" as of the current date. Determining the payment amount can be done in a number of different ways.
  - a. Note that in this example the individual is way behind in making payments, but when the customer comes in he only has \$500.00. To figure the amount that would be applied to the base payment and the amount of late fees to be paid enter the \$500.00 in the "Payment" box and the system will calculate both the "Base Payment" and the "Late Fee" that is being paid.
  - b. Say for this example the customer does not have the full amount but wishes to pay \$500.00 toward the "Base Payment" and asks what fees he owes. By entering the \$500.00 in the "Base Payment" box the system will calculate the amount of fees and the total amount to be paid. The total payment will show in the "Payments" Box.
- 6. "Late Fee" box is highlighted in blue and can not be changed in this window. Changes can be made in the "Adjustments" tab below.
- 7. The total payment will appear in the "Payment" box or you can enter the amount that the customer is going to pay in this box and it will figure the base payment and the late fees if applicable. See entering "Base Payment" above for examples of how the system calculates.
- 8. Enter "Method" of payment, this would be the cash, check or charge.
- 9. Enter the "Receipt" this would be a reference number such as a check number or transaction number of credit card or the receipt number given for a cash payment.
- 10. If "Next Pymt Due" date will automatically figure or can be entered manually, based upon how the "Preset"/"BHPH"/New Due Method is set. If set to "Recency" then the date can be changed, if set to "Contract" date then it can not be changed.
- 11. Enter the "Late Fee", the late fee will normally calculate on the amount of base payment for any late payments. If you choose to reduce the fee manually then you are choosing to not collect that fee, the fee does not accumulate but calculates on the amount of principle due. For example the customer wishes to pay \$500.00 of the base and \$25.00 of the late fees. In this case you would enter \$500.00 in the "Base Payment" box and \$25.00 in the "Late Fee" box. The "Payment" will calculate as \$525.00. If however you choose to reduce the late fee to \$ 5.00 then the payment would be \$505.00 and you would not ever collect the \$20.00's in late fees.
- 12. Enter any "Prepaid Principle" (prepaid principle is the amount paid in advance or over and above the normal payment). No interest is calculated on these payment the total amount is deducted from principle).
- 13. Enter the applicable "Pickup Payment", the pickup payment will normally show in this box on the date it is due. If a "Pickup Payment" is collected early, input the receipt here.
- 14. Enter the applicable "Promotional" amount.
- 15. Enter the applicable "Pymt Extension"
- 16. Check the box if "Insurance Payment"
- 17. Once entry is complete click on "Post Payment" button. Special Note: Posting of Payments in the "Take Payment" only updates the BHPH system, to update and record the entry in the accounting system see the "Utilities" module/"Collections" tab/"Post Payments to Accounting."

Collection through Collections Button:

- 1. Click the Collections button.
- 2. Choose the "Account#" (drop down menu)
- 3. Follow steps 4-17 under Collection through F&I module above.

#### Collection Activities to Collect Overdue Accounts:

Since we do not live in a perfect world where customer automatically pay on time it is important that you be able to track late payments, contact the customers and track the responses. There are a number of different reports that would be very helpful. A list of available reports can be found in the "Reports" module, "Collections" tab.

This section will discuss contacting customers, entering responses and tracking those responses. (Later sections will discuss the entry of information to set up the alarms and insurance information). As with payments "Log Contacts" can be done either through the "F&I" module, (BHPH Customer Group) "Collections" tab or through the "Collections" button.

1. At the bottom of both the "F&I" module, "Collections" tab screen and the "Collections" button screen is a button called "Log Contact", click on this button. (*Note for contacting customers it would be best to go through the "F&I" module because then the phone numbers and other information is available, the Collections button would be more useful to update when promises are kept or promises are made when the customer is contacting the dealership*). The screen that follows is the "F&I" module, "Collections" tab, "Log Contact" screen.

File Tools Help	<u> </u>
Recall Customer   Status Finan   Acct No 2406   Name Green Karla   Vehicle R2406A 1998 MALIBU   Home [913) 268-5688   Work [816   Summary Payments   Loan Amount 9,888.87   Rate 2   Per Day   Pymt Schedule WEEKLY (Sunday)   52 Pymts of   0 Pymts   0.00 12/30   0 Her Pymts 0.00   1 Final Payment 0.00	Collections Forms
07/11/2004 07/11	2 Charge 1,076.37 yment 0.00 07/11/2004
Take Pymt Contact Print History Schedule	<u></u>
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- 2. To log a contact or an attempt to contact enter the "Contact Date"
- 3. "Employee" will automatically show the name of the individual who is logged into the system.
- 4. Enter the "Contact Type" (Drop down menu)(Contact, Promise, Hot Note)

- a. Choose "Contact" when making a note to the file
- b. Choose "Promise" when specific actions are to occur by a specific date
- c. Choose "Hot Note" when you want a pop up reminder of the note. This is also date specific.
- 5. Enter the "Promise/Followup Date"
- 6. Mark whether the promise was "broken", this can be done at a later time when a payment is made. Each time the "Take Payment" window is accessed a pop up window will ask whether to you wish to "Keep Alive" or "Retire," the note, "Broken" can be marked at that time.
- 7. Type a description of the conversation with the customer or if you were not able to contact what actions you took to make contact.
- 8. When complete click the "Log Contact" button or if you choose the "Cancel" button.

These contacts will show up in the following screens, and will be flagged magenta when that promise date has passed. Alarms will also be flagged magenta when they are not met. The boxes will be flagged yellow when the current date is within 30 days of the "Promised Date".

- 1. "F&I module" "Recall" screen.
- 2. "F&I module" "Collections" screen
- 3. "Collections" button screen

#### F&I Module, Collections Tab

Now that we have gone through the basics of BHPH Sales and Collections, lets get into the more intricate details of the BHPH arrangements. We will go through each of the tabs in the "F&I"module, "Collections" tab. The screen shown at the top of the following page is the first screen that appears when the "Collections" tab is chosen. The tabs we will be looking at are on the left hand side at mid screen. The screen is broken into two different sections. The top 1/3 of the screen contains basic information and remains the same for each tab. The lower 2/3's of the screen (below the list of tabs) relates to each of the tabs. The top left hand portion of the screen shows basic information such as the Acct. No., the Name of the customer, Vehicle information, and phone numbers for both home and work. The right hand portion of the screen provides status, notes and warnings.

<u>Status</u>: This box gives information about the current state of the loan arrangement to include such things as whether the account is active or inactive, the number days past due, etc.

<u>Now Due</u>: This box provides a calculation of the amount due currently (or amount of next payment when account is current) and the amount of any late fee due.

<u>Promise</u>: This box shows agreements made in and entered in the Contact screen, including dates and conditions.

Notes: This box is available for entry of any pertinent information.

<u>Summary Tab</u> - The summary tab contains a great deal of information. The boxes in blue are information only boxes, they are not editable from this screen, all changes to the information in these boxes must be made in other screens (most changes are made in the "F&I" Module, "Finance" tab).

Loan Amount: This is the initial amount of the loan. The information came from the F&I/Finance screen

Rate: This is the interest rate. The information came from the F&I/Finance screen

<u>Pymt Schedule</u>: This is the heading for the rest of the column. The payment frequency is listed in bold next to the heading.

<u>First Line</u>: Shows the number, amount and due date of Regular payments. The information came from the F&I/Finance screen

<u>Second Line</u>: Shows the number, amount and due date of Supplemental payments. The information came from the F&I/Finance screen

<u>Other Pymts</u>: Shows the amount of other or Pickup payments due. The "Calc" button will show schedule of payments. The information came from the F&I/Finance screen

<u>1 Final Payment</u>: Shows the amount and date of scheduled final payment if different than regular payment. The information came from the F&I/Finance screen.

SideNote: Shows the number, amount and due date of Side Note payments.

Loan Start Date: Date the loan started or is to start. The information came from the F&I/Finance screen.

Int Start: Shows the date that interest begins to calculate. The information came from the F&I/Finance screen.

<u>Balance</u>: Calculated balance of loan due. This is a calculated amount and therefore can not be edited

<u>Written Off</u>: This is the calculated amount that you choose to write off. Initial entry of write off amount is made in the F&I/Collections/Payments tab, write off button

Pickups Balance: This is the calculated amount of pickups payments unpaid to date.

Payments Made: This is the calculated amount of payments made to date.

Principle Paid: This is the calculated amount of Principle Paid to date.

Pickup Paid: This is the calculated amount of Pickup payments made to date.

Interest Paid: This is the calculated amount of interest paid to date.

<u>Unpaid Interest</u>: This is the calculated amount of interest not paid based upon contracted amount. Taxes Paid: This is the calculated amount of taxes paid to date.

Late Fee Paid: This is the calculated amount of late fees paid to date.

Status: This box shows the current status of the loan Entry is made from the F&I/Collections/ Loan Management tab.

<u>Close Date</u>: This is the date that the loan was closed. Entry is made from the F&I/Collections/ Loan Management tab.

Source: This box shows where a loan came from if that level of detail is needed.

Next Pymt Date: This is the date that next payment is due.

Est. Pymts Remaining: This is the calculated amount of payments still due based upon contracted amounts.

<u>Num Pymts Made</u>: This is the number of payments made to date. Can be changed in this box. <u>Initial Exposure</u>: This is calculated amount of initial costs - payments. Can be changed in this box.

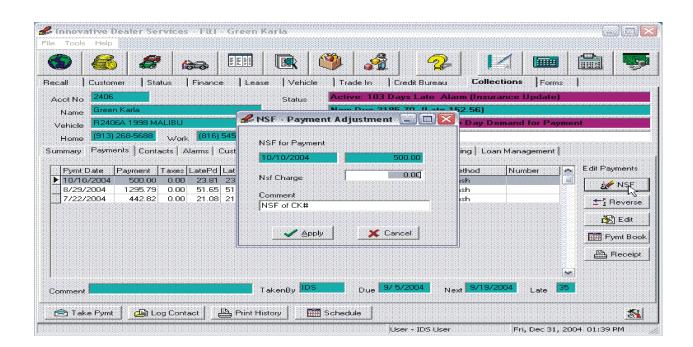
<u>Finance Charge</u>: This is the amount stated on the original contract. The information came from the F&I/Finance screen.

Last Payment: These boxes contain the most recent dates that payments were made.

**Payment Tab**- The "Payment" tab contains a history of payments made and also allows for the recording of NSF checks, reversing entries, editing entries, producing a payment book, receipts and write offs. We will go through each button and discuss the function and details of each button. The following screen is the "Payments" tab.

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ome (913)	268-5688	Work	(816) 5	545-99	87 N	otes							
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	t No 2406 ame Gree hicle R240 ome (913)	I Customer St. ame Green Karla hicle R2406A 1998 M iome (913) 268-5688 nary Payments Cont Pymt Date Payment 0/10/2004 500.00 0/29/2004 1295.79 7/22/2004 442.82	I         Customer         Status           t No         2406           ame         Green Karla           hicle         R2406A 1998 MALIBU           ome         (913) 268-5688         Work           nary         Payments         Contacts         Al           Overt Date         Payment         Taxes         I           0/10/2004         500.00         0.00           2/22/2004         1295.79         0.00           7/22/2004         442.62         0.00	I         Customer         Status         Finance           ame         Green Karla         Finance         Finance           hicle         R2406A 1998 MALIBU         Finance         Finance           inere         Green Karla         Finance         Finance           hicle         R2406A 1998 MALIBU         Finance         Finance           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 Late       Interest         0/10/2004       500.00       0.00       23.81       23.81       210.30         //22/2004       1295.79       0.00       51.65       51.65       213.34         //22/2004       442.82       0.00       21.08       21.08       64.07	I       Customer       Status       Finance       Lease       Vehicle         it No       2406       Status       Status         ame       Green Karla       Now Due         hicle       R2406A 1998 MALIBU       Promises         ome       [913] 268-5688       Work       [816] 545-9987         nary       Payments       Contacts       Alarms       Customer         Payments       Contacts       Alarms       Customer       References       References         0/10/2004       500.00       0.00       23.81       23.81       210.30       265.85         0/29/2004       1295.79       0.00       51.65       51.65       213.34       1030.80         7/22/2004       442.82       0.00       21.08       64.07       357.67	I         Customer         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 0.00	I         Customer         Status         Finance         Lease         Vehicle         Trade In         (           t No         2406         Status         Active: 99 Date           ame         Green Karla         Now Due         Now Due         Now Due         Now Due         173           hicle         R2406A 1998 MALIBU         Promises         Hot Note 11/2         Notes         Hot Note 11/2           ome         [913] 268-5688         Work         [816] 545-9987         Notes         Hot Note 11/2           ome         [913] 268-5688         Work         [816] 545-9987         Notes         Hot Note 11/2           ome         [913] 268-5688         Work         [816] 545-9987         Notes         Hot Note 11/2           ome         [913] 268-5688         Work         [816] 545-9987         Notes         Hot Note 11/2           ome         [913] 268-5688         Work         [816] 545-9987         Notes         Hot Note 11/2           omm         Payments         Contacts         Alarms         Customeri         References         Repo Info         OnTime           29/mt Date         Payment         Taxes         Late Interest         Principle         Pickup         New <t< td=""><td>I Customer Status Finance Lease Vehicle Trade In Credit Bureau t No 2406 Status Active: 99 Days Late me Green Karla Now Due Now Due 3175.16 [Late hicle R2406A 1998 MALIBU Promises Hot Note 11/24/2004 Th ome [913] 268-5688 Work [816] 545-9987 Notes nary Payments Contacts Alarms Customer References Repo Info OnTime Credit Rep 2/mt Date Payment Taxes LatePd Late Interest Principle Pickup New Balance 0/10/2004 500.00 0.00 23.81 23.81 210.30 265.89 0.00 0.00 8234.51 3/29/2004 1295.79 0.00 51.65 51.65 213.34 1030.80 0.00 0.00 8500.40 7/22/2004 442.82 0.00 21.08 21.08 64.07 357.67 0.00 0.00 9531.20</td><td>I       Customer       Status       Finance       Lease       Vehicle       Trade In       Credit Bureau       Colle         t No       2406       Status       Active: 99 Days Late       Now Due       Active: 99 Days Late       Now Due       Active: 99 Days Late       Now Due       Item to the tem tem tem tem tem tem tem tem tem te</td><td>I       Customer       Status       Finance       Lease       Vehicle       Trade In       Credit Bureau       Collections       Fo         it No       2406       Status       Active: 99 Days Late       Now Due       Active: 99 Days Late       Now Due       Now Due       9175.16       [Late 142.02]       Hot Note 11/24/2004 Thirty Day Demand for P         indice       R2406A 1998 MALIBU       Promises       Notes       Notes       Notes       Notes         indice       [913] 268-5683       Work       [816] 545-9987       Notes       Notes       Notes       Notes         inary       Payments       Contacts       Alarms       Customer       References       Repo Info       OnTime       Credit Reporting       Loan Managemer         29/mt Date       Payment       Taxes       Late       Interest       Principle       Pickup       New       Balance       Method       Number         0/10/2004       500.00       0.00       23.81       23.81       210.30       265.89       0.00       0.00       8500.40       Cash         //22/2004       1295.79       0.00       51.65       51.55       213.34       1030.80       0.00       0.00       9531.20       Cash         <td< td=""><td>I       Customer       Status       Finance       Lease       Vehicle       Trade In       Credit Bureau       Collections       Forms         t No       2406       Status       Status       Active: 99 Days Late       Now Due       Active: 99 Days Late         ame       Green Karla       Now Due       Promises       Now Due 3175.16       (Late 142.02)         hicle       R2406A 1998 MALIBU       Promises       Now Due       Now Due 3175.16       (Late 142.02)         ome       [913] 268-5688       Work       [816] 545-9987       Notes       Notes         output Date       Payments       Contacts       Alarms       Customer       References       Repo Info       OnTime       Credit Reporting       Loan Management         0/10/2004       500.00       0.00       23.81       21.03       265.89       0.00       0.00       8234.51       Cash         3/22/2004       1295.79       0.00       &lt;</td></td<></td></t<>	I Customer Status Finance Lease Vehicle Trade In Credit Bureau t No 2406 Status Active: 99 Days Late me Green Karla Now Due Now Due 3175.16 [Late hicle R2406A 1998 MALIBU Promises Hot Note 11/24/2004 Th ome [913] 268-5688 Work [816] 545-9987 Notes nary Payments Contacts Alarms Customer References Repo Info OnTime Credit Rep 2/mt Date Payment Taxes LatePd Late Interest Principle Pickup New Balance 0/10/2004 500.00 0.00 23.81 23.81 210.30 265.89 0.00 0.00 8234.51 3/29/2004 1295.79 0.00 51.65 51.65 213.34 1030.80 0.00 0.00 8500.40 7/22/2004 442.82 0.00 21.08 21.08 64.07 357.67 0.00 0.00 9531.20	I       Customer       Status       Finance       Lease       Vehicle       Trade In       Credit Bureau       Colle         t No       2406       Status       Active: 99 Days Late       Now Due       Active: 99 Days Late       Now Due       Active: 99 Days Late       Now Due       Item to the tem tem tem tem tem tem tem tem tem te	I       Customer       Status       Finance       Lease       Vehicle       Trade In       Credit Bureau       Collections       Fo         it No       2406       Status       Active: 99 Days Late       Now Due       Active: 99 Days Late       Now Due       Now Due       9175.16       [Late 142.02]       Hot Note 11/24/2004 Thirty Day Demand for P         indice       R2406A 1998 MALIBU       Promises       Notes       Notes       Notes       Notes         indice       [913] 268-5683       Work       [816] 545-9987       Notes       Notes       Notes       Notes         inary       Payments       Contacts       Alarms       Customer       References       Repo Info       OnTime       Credit Reporting       Loan Managemer         29/mt Date       Payment       Taxes       Late       Interest       Principle       Pickup       New       Balance       Method       Number         0/10/2004       500.00       0.00       23.81       23.81       210.30       265.89       0.00       0.00       8500.40       Cash         //22/2004       1295.79       0.00       51.65       51.55       213.34       1030.80       0.00       0.00       9531.20       Cash <td< td=""><td>I       Customer       Status       Finance       Lease       Vehicle       Trade In       Credit Bureau       Collections       Forms         t No       2406       Status       Status       Active: 99 Days Late       Now Due       Active: 99 Days Late         ame       Green Karla       Now Due       Promises       Now Due 3175.16       (Late 142.02)         hicle       R2406A 1998 MALIBU       Promises       Now Due       Now Due 3175.16       (Late 142.02)         ome       [913] 268-5688       Work       [816] 545-9987       Notes       Notes         output Date       Payments       Contacts       Alarms       Customer       References       Repo Info       OnTime       Credit Reporting       Loan Management         0/10/2004       500.00       0.00       23.81       21.03       265.89       0.00       0.00       8234.51       Cash         3/22/2004       1295.79       0.00       &lt;</td></td<>	I       Customer       Status       Finance       Lease       Vehicle       Trade In       Credit Bureau       Collections       Forms         t No       2406       Status       Status       Active: 99 Days Late       Now Due       Active: 99 Days Late         ame       Green Karla       Now Due       Promises       Now Due 3175.16       (Late 142.02)         hicle       R2406A 1998 MALIBU       Promises       Now Due       Now Due 3175.16       (Late 142.02)         ome       [913] 268-5688       Work       [816] 545-9987       Notes       Notes         output Date       Payments       Contacts       Alarms       Customer       References       Repo Info       OnTime       Credit Reporting       Loan Management         0/10/2004       500.00       0.00       23.81       21.03       265.89       0.00       0.00       8234.51       Cash         3/22/2004       1295.79       0.00       <

<u>NSF Button</u> - The "NSF" button allow you to record the receipt of Not Sufficient Funds (NSF) checks for BHPH payments. The following screen comes up when the "NSF" button is chosen.



- 1. The information for the check that was highlighted will appear in the box.
- 2. Enter any "NSF Charge" (amount established by the dealership)
- 3. Enter any "Comments"
- 4. Click "Apply" button.

When the NSF is recorded the amount of the payment is subtracted from the payment schedule and marked in yellow with note of the NSF check number and the NSF charge added. *Note:* The information is sent to the checkbook for Reconciling. See "NSF" notation above.

Reverse Button - The "Reverse" button allows you to reverse a payment entry and re-enter it. This function is very useful in correcting payments posted to the wrong account. The "Reverse" button appears as follows.

		2
ecall Customer Status Finance Acct No 2406 Name Green Karla Vehicle R2406A 1998 MALIBU	Lease Vehicle Trade In Credit E Status Active: 103 Days L. New Dus 2195 20 Reverse Out Payment Ad	ate Alarm (Insurance Update) 11. sto. 152.56)
Home (913) 268-5688 Work (816) 5 iummary Payments Contacts Alarms Co Pymt Date Payment Taxes LatePd L	A Reverse Out Payment	ing   Loan Management   athod Number   Edit Payments
	23 51 21 Comment J	eh 🦪 🖉 NSF ish ish 🔄 🛨 Reverse 🛐 Edit
	Apply X Cancel	Pymt Bor
comment	Taken8y IDS Due 9/5/2004	4 Next 9/19/2004 Late 35

The information for the line highlighted will appear in the window. Click the "Apply" button the entry that is reversed will be shown much like the "NSF" but will show that the entry was reversed.

<u>Edit Button</u>- The edit button allow you to change the way that the payment entry was made. If the payment has not been posted to an account then the amount can be edited, otherwise only some information can be changed. Highlight the line that you wish to edit and the following screen will appear.

le Tools Help	vments			1 0	
Image: Section of the section of th	Date 10/10/2004 09/05/2004 500.00 265.89 2rinciple 0.00 Amount 0.00 aid 210.30 Paid 23.81 aid 0.00 riges 0.00	Days Extended	on eman .00 n Mer	s Forms Update	Edit Payments
Comment	pply X Cancel	1	2004	Late 35	Receipt

Any of the above items can be changed but that amount must remain the same, so all changes must add up to the same amount. Adjustments made do not post directly to the G/L, you must post these entries in the "Utilities/Collection/Update to Ideal Accounting".

<u>Pymt Book Button</u> - The "Pymt Book" button allows you to print out a payment book for your customer. When the "Pymt Book" button is chosen then the following screen will appear.

e Tools Help	isi Komusii Kisisisii Kikoodii Kikosidii Koodii Koodii 2018. Sii kaadaali 1997.	
Acct No 2406 Name Green Karla Vehicle R2406A 1998 M/ Home (913) 268-5688 ummary Payments Cor	Print Payment Book	
Pymt Date         Payment           10/10/2004         500.00           8/29/2004         1295.75           7/22/2004         442.82	Beginning with Payment	dit Payments & NSF TReverse & Edit
Comment		Pymt Bool 🖴 Receipt
🔿 Take Pymt 📃 🚑 Lo	og Contact Print History	3

<u>Receipt Button</u>- The "Receipt" button allows you to print a receipt for any highlighted payment. *Note: Button will not work if "Preset" "BHPH" "Print Receipt" is not set to the correct printer.*  <u>Contacts Tab</u> - The "Contacts" tab contains a history of the entries made in the "Contact Log" discussed above. When chosen the following screen will appear.

Innovative I ile Tools Help	)ealer Serv	ices - F&I	- Green K	arla						
<b>()</b>		6			٩	2	2			
Recall Custor	ner Statu	s   Financ	e Leas	e   Vehic	le Ì Tra	ade In ] (	redit Bureau	Collections	]Forms	
Acct No 2406				Status	Acti	ve: 103 D	<mark>ays Late Ala</mark>	arm (Insurance U	pdate)	
Name Gree	n Karla			Now D	Je Now	Due 318	5.70 (Late 1	52.56)		
Vehicle R240	6A 1998 MAL			Promise	es Hot	Note 11/2	4/2004 Thir	ty Day Demand I	or Payment	
Home (913)	268-5688	Work (816)	545-9987	Notes						
Summary Paym	ents Contact	ts Alarms	Customer	References	Repo Ir	nfo OnTime	Credit Repo	orting Loan Manag	jement	
🔽 Show All Le	oans 🔽	Show Lette	ers					Entered By: IDS	Cleared	d By:
Entry Date		ommentLine1			Туре	Broken F		Contacted Cara G to pay by 10/22/0		e, promised
▶ 12/22/2004 4 12/22/2004 4				·····	Is Promise Hot		0/23/2004 🗐 1/24/2004	I		
							<b>~</b>	🧽 💓 Clear Pron	nise 🥂	Print Letter
😒 Take Pymt	Log	Contact	📇 Print His	story	🔢 Sched	ule				8

If you press the "Clear Promise" button the "Promise in the top portion of the screen will be cleared, and the statement No Promise Made will appear in the box.

<u>Print Letter Button</u>- Since the consumer collections regulations are very specific as to procedures and processes, the system provides you the ability to set up form letters. Contact IDS for installation of forms and letters. If you press the "Print Letter" button the Screen at the top of the following page will appear.

- 1. Highlight the letter from the "BHPH Quick Letter" list. Press the "Print" button and the print preview screen will appear.
- 2. Make necessary changes and press the "Print" icon.

<u>Alarms Tab</u> - The "Alarms" tab was established to track information on insurance, licensing, and status in repossession. The screen immediately following the "Print Letter" button screen will appear when the "Alarms" tab is chosen.

This screen has been established to assist you in protecting your rights and reducing your risk. Once the date has passed the Alarm will show magenta this is to flag you that the account has issues. For this reason it is recommended that the dealership review this section and determine what information should be collected.

1. Enter "Comments" (Comments will only show in this screen, they will not appear in other

ፊ Innovative Dealer Services - F&I - G	reen Karla		
File Tools Help			Unservice Relationed Workshop
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Hecali   Lustomer   Status   Finance	hph Quick Letter	1	Collections Forms
Name Green Karla	Description		56)
Vehicle R2406A 1998 MALIBU	Days Late 1     Days Late 2     Days Late 3		ay Demand for Payment
Home (913) 268-5688 Work (816) 5 Summary Payments Contacts Alarms C			Loan Management
🔽 Show All Loans 🛛 🗖 Show Letters			ered By: IDS Cleared By:
Entry Date     CommentLine1       12/22/2004 4:45:28 PM     Contacted Cara       12/22/2004 4:52:41 PM     Thirty Day Dema			ntacted Cara Green by phone, promised A
		~	
	Print <u><u></u>Close</u>		
		<b>~</b>	Clear Promise
🔁 Take Pymt 🛛 🚑 Log Contact 🛛 📇	Print History		<u>M</u>
		User - IDS User	Sun, Jan 02, 2005-03:59 PM

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<u>File T</u> ools <u>H</u> elp					
<b>()</b>	<b>a</b>		🖹 🥙 🔏	2	
Recall Custom	er   Status   Finar	nce Lease	Vehicle Trade In Cred	lit Bureau Collectio	ons Forms
Acct No 2406			Status Active: 103 Days	Late Alarm (Insuran	ce Update)
Name Green	Karla		Now Due Now Due 3185.70	) (Late 152.56)	
Vehicle R240	SA 1998 MALIBU		Promises Hot Note 11/24/2	2004 Thirty Day Dem	and for Payment
Home (913)	268-5688 Work (81	6) 545-9987	Notes		
Summary Payme	nts Contacts Alarms	Customer Refe	erences   RepoInfo   OnTime   0	Credit Reporting Loan M	1anagement
o Need I	o send demand letter			egal Action	Bankruptcy
Lomments Interes				- IO Checks Accepted	Chapter7
I			N		
Alarms <mark>Insurar</mark>	nce Update	10/04/2004	COMPANY	State Farm	
		11	C Active Policy #	F98-0008J	Phone (913) 381-5476
		11	Active AGENT	Mel Brooks	
		11	Active Address	5783 Holbrook	
l.			CSZ	Overland Park	KS 66205
		Allowance 0.00	Effective	07/04/2004	End Date 10/04/2004
Trade #1		0.00	2 - American	urance Check Pending	Amount 0.00
Trade #2	1	1 0.00	, a Menecu		
😒 Take Pymt	🕒 Log Contact	Print History	Schedule		<u>s</u>
			User ·	- IDS User	Sun, Jan 02, 2005-04:02 PM

screens).

- 2. Enter "Alarms" and "Dates" of established events or requirements. For example when tags are due, when insurance records need to be updated, or account review dates.
- 3. Check active if not completed. When completed remove the check to make it inactive.
- 4. The "Trade #1", Trade #2 and their allowances will be input by the system from the information entered into the "Finance" screen. Place a check mark in the "TitleRecd" box when the Title is received.

- 5. Place a check mark in the "Legal Action" box if applicable.
- 6. Place a check mark in the "NO Checks Accepted" box if applicable. A "NO Checks Accepted" message will appear in the "Take a Payment" window.
- 7. Place a check mark in the "Bankruptcy" box if applicable.
- 8. Place a check mark in the "Chapter7" box if applicable.
- 9. Enter the Insurance information.
  - 1. "Company"
  - 2. "Policy #"
  - 3. "Phone" number of agent
  - 4. "Agent" name
  - 5. "Address", "CSZ"
  - 6. "Effective Date" and "End Date"
  - 7. "Insurance Check Pending" box and "Amount"

<u>Customer Tab</u> - The information in the "Customer" tab is initially input from the "Customer" tab at the top of the screen when the original sale is made. After the  $1^{st}$  payment is made information can be changed in this screen. The following is a representation of the screen that will appear.

i Iools Help	<i>4</i>   @@@		<u>}</u>   (	<b>3</b>   ,	<u>.</u>	2			
Vehicle R24	mer   Status   Fina 5 en Karla 06A 1998 MALIBU	S F	Vehicle Status Jow Due Promises	Now Du	99 Days L e 3175.10	ate Alarm (II 6 (Late 142.0		•	
ımmary Payır	nents   Contacts   Alarms		lotes ences   F	Repo Info			Loan Management		
	r Karla	Mi D			Home Work		5514	123-55-4666 02/05/1978	
First Address	2	Mi D	66232	Type Position	Work Cell Pager	(816) 545-998	5514	02/05/1978	

<u>Reference Tab</u> - The information for this tab also comes from the "Customer" tab above in the "Reference" tab and is entered at the time of the original sale. After the first payment is made then changes can be made in this screen. The following is a representation of the screen that will appear.

nnovative D	ealer Servio	ces - F&I - Smi	th Sam					_	
<u>T</u> ools <u>H</u> elp									
6	8			🏶 🖏	<b></b>				
all Custom	er Status	Finance	Lease Vehicle	Trade In Cre	edit Bureau	Collections	Forms	1	
cct No 1102			Status	Active: 210 Day	<mark>s Late Ala</mark> n	n (Ins)			
Name Smith 9	Sam		Now Due	Now Due 3506.	58 (Late 14	0.00)			
ehicle D1102	2002 NEON		Promises	No Promises Ma	de				
Home (816) 4	44-8899 🕠	ork (913) 268-55	544 Notes						
Edmund Hillar	:t								
Overland Park		(913) 381-7860		▼ Ph: [ ) ·			▼ Ph	() -	
[						6			
 	Ph:	[		▶ Ph:[() ·	 [	5	Ph:	[ ] -	
Take Pymt	Ph:	(	nt History	Ph: ( ) ·			T Ph:	[	<u></u>

<u>Repo Info Tab</u> - The tab allows you to collect the information and process repossessions.. The following screen will appear when the "Repossess Car" button is chosen

🖋 Innovative Dealer Services - F&I - Gree	en Karla				
<u>File T</u> ools <u>H</u> elp					
		ÿ 🦂	1 2	. //	
Recall Customer Status Finance L	_ease   Vehicle	Trade In	Credit Bureau	Collecti	ons Forms
Acct No 2406	Status	Active: 151	Days Late A	<mark>larm (Insurar</mark>	ice Update)
Name Green Karla	Now Due	Now Due 4	735.57 (Late	226.34)	
Vehicle R2406A 1998 MALIBU	Promises	No Promise	s Made		
Home (913) 268-5688 Work (816) 545-99	87 Notes				
Summary Payments Contacts Alarms Custom	er References R	epo Info 🛛 🛛 n1	ime Credit Rep	orting   Loan f	Management
RTC Sent 22 BTC Valid	77	Rep	Set In Date	//	Right To Cure (Buyer)
Out for Repo				Expenses	Right To Cure (CoBuyer) Right To Cure (Other)
Outroi (1600) Reason 1	Assigned i		Recondition	0.00	Basic Information Sheet Repo Assignment Cover Letter
RepoDate // Miles at Repo	🗖 🗖 Voluntarj	y Repo	Selling	0.00	Legal Submission Cover Letter Bid Sheet
Repo Agent	Repo Fee	0.00		Refunds	Condition Report
Tow Agent	Tow Fee	0.00	Insurance	0.00	Surplus/Deficiency Worksheet Surplus/Deficiency Letter
Other Fee	Other Fee	0.00	Sales Tax	0.00	Repo Fact Sheet
Sold Date 77 Sales Price 0	0.00		Other	0.00	
Sold To	0	ther Refund De	esc		
😭 Redeem			- <mark>62</mark> F	Print Letter	📇 Print
🔿 Take Pymt 📔 🚑 Log Contact 🛛 📇 Prin	nt History	Schedule			<u></u>
Accounting			User - IDS User	r	Thu, Feb 17, 2005 06:24 PM

The tab is set up to give you a place to record your actions as they are taken in a repossession process. .

Information is entered on the right side of the screen. On the left side of the screen is a list of letters that can be accessed. Highlight the letter needed and click the "Print" button. The letters and forms will generate from the information entered in this tab.

The "Redeem" button will erase all information entered into the "Repo Info" screen.

<u>OnTime Tab</u> - Updates will be provided at a later date.

<u>Credit Reporting Tab</u> - This tab allows you to issue reports on the credit of each customer to the Credit Reporting agencies. The following screen will appear when the "Credit Reporting" tab is chosen. Updates will be provided at a later date.

	Dealer Services - F&I - Green Ka	arla	
<u>File T</u> ools <u>H</u> elp			
<b>(5)</b>		🗟 🧐 🔏 🛛 🧣 🖂 📟 📾	
Recall Custor	mer   Status   Finance   Lease	Vehicle Trade In Credit Bureau Collections Forms	
Acct No 2406		Status Active: 151 Days Late Alarm (Insurance Update)	
Name Gree	n Karla	Now Due Now Due 4735.57 (Late 226.34)	
Vehicle R240	IGA 1998 MALIBU	Promises No Promises Made	
	268-5688 Work (816) 545-9987	Notes	
Tionic 1			
Summary   Paym	ents   Contacts   Alarms   Customer   H	References   Repo Info   OnTime Credit Reporting   Loan Management	
	Report Credit Data	Special Comment No Comment	-
Acct Type	Auto	Compliance Code	•
Status	<b>•</b>	Last Code Sent	
Override	Use Calculated 👻	Buyer ECOA Code Individual	•
Pymt Rating			•
Override	Use Calculated 🗸	Last Code Sent	
History	0.00	CoBuyer ECOA Code Individual	<b>.</b>
Past Due		Consumer Info Indicator	•
Activity Date		Last Code Sent	
	1		
😒 Take Pyml	🔄 🕒 Log Contact 🛛 🐣 Print Hist	tory Schedule	<u></u>
		User - IDS User Thu, Feb 17, 2005 06	:02 PM

<u>Loan Management Tab</u> - The "Loan Management" tab contains button and information that allows you to manage the loan. The following screen will appear when chosen. New Charges Button- This button allows you to enter new charges that will be added to the loan. New Charges are entered in the screen shown at the top of the following page.

<u>Repo Car Button</u> - This button allows you to make the accounting entry to repossess the vehicle and Write off the account. Make entry in the screen directly following the "Loan Management" tab and click "Apply".

ile <u>T</u> ools <u>H</u> elp							
<b>6   E</b>	5 6	6		3	n 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
ecall Custor	mer Status	Finan	e Lease Veł	nicle   Trade In	Credit Bureau	Collections	Forms
Acct No 2406			Statu	Is Active: 1	51 Days Late Alar	<mark>m (Insurance U</mark> j	odate)
Name Gree	en Karla		Now	Due Now Due	4735.57 (Late 22	6.34)	
Vehicle R240	06A 1998 MALIE		Prom	ises No Promi	ises Made		
Home (913)	) 268-5688 👘 🐺	Vork [816	) 545-9987 Note	s .			
Summary Paym	ents Contacts	Alarms	Customer   Reference	es   RepoInfo   (	) n Time Credit Report	ing Loan Manag	ement
Status 7	Active	-	Deferre	d Pymts	Grace Period	3 Davs	_
	77			s Adjust	Late Percent	5.00	🔲 New Charge
WriteOff Date	11		Extension	0.00	Min Late Fee	5.00	🌺 Repo Car
Source [			PrePaid Principle	0.00	Max Late Fee	20.00	🚮 WriteOff
Туре 🛛	Simple Interest	+	Next Pymt Date	09/19/2004	Loan Cost	0.00	B Side Notes
Intere	st Rate	21.500	D. M.C. M	0.00			🔩 Restructure
	🔽 Charge	Interest	Prepaid Service		Repo Stor KNo		
					AR Book Balance	0.00	🚀 Cancel Loan
							🊵 Adjusting Entry
🖂 Take Pymt		. 1	📇 Print History	Schedule			2

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File Tools Help				
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Recall Customer Status	Finance Lease Vehicle	Trade In Credit Bureau	Collections Form:	s ]
Acct No 2406 Name Green Karla	posess Car	• • • • • • • • • • • • • • • • • • •	date)	
Vehicle R2406A 1998 M/ Home (913) 268-5688	Repo Date 02/18/2005			
Summary Payments Conta	Current Balance 8,23	4.51	ment	
Status Active	Repo Charges	0.00 Desc		🔳 New Charge
Close Date //	Vehicle Value	0.00		
WriteOff Date //	Repo StockNo: R2406AR			Repo Car
Type Simple Intere	Write Off Amount 8,23	4.51 TWriteoff Balance	-	B Side Notes
Interest Rate	Apply 🔀 Can	el		😋 Restructure
				🚀 Cancel Loan
				斄 Adjusting Entry
😒 Take Pymt 🖉 Log C	ntact 🕒 Print History	Schedule		<u>8</u>
		User - IDS User	Fri, Feb 18,	2005 10:56 AM

<u>Write Off Button</u> - The "Write Off" button allows you to make the entries necessary to write off any portion of the BHPH arrangement.. When the button is chosen the following screen will appear.

Active:       152 Days Late Alarm (Insurance Update)         Name       Green Karla       Now Due         Vehicle       R2406A 1998 MALIBU       Now Due         Home       (913) 268-5689       Work       (1616) 545         Summary       Payments       Contacts       Alarms       Current Balance       02/18/2005         Status       Active       Instruction       3       Days       Instruction         Status       Active       02/18/2005       Instruction       Repo Car         Status       Active       02/18/2005       Instruction       Repo Car         Status       Active       02/18/2005       Instruction       Repo Car         Status       Active       0000       Repo Car       20.000       Repo Car         Source       7       Simple Interest       0.000       Repo StockNo       Restructure         Interest Rate       21.500       Prepaid Service       0.000       Repo StockNo       Restructure         Adjusting Entry       Adjusting Entry	File Tools		P 5 <b>8</b>		reen Karla Eli   I R   (   Lease   Vehicle	Trade In Cre	adit Bureau		
Summary       Payments       Contacts       Alarms       Cust         Status       Active <ul> <li>MriteOff Date</li> <li>Days</li> <li>New Charge</li> <li>Days</li> <li>Days</li> <li>New Charge</li> <li>Days</li> <li>Days</li> <li>Days</li> <li>Days</li> <li>Days</li> <li>Days</li> <li>Days</li> <li>Days</li> <li>Side Notes</li> <li>Alage Notes<th>Name Vehicle</th><th>Gre R24</th><th>en Karla 106A 1998 MAL</th><th></th><th>Now Due</th><th>Now Due 4735. No Promises Ma</th><th>57 (Late 226.) de</th><th></th><th>atej</th></li></ul>	Name Vehicle	Gre R24	en Karla 106A 1998 MAL		Now Due	Now Due 4735. No Promises Ma	57 (Late 226.) de		atej
Interest Rate 21.500 Prepaid Service 0.00 Repo StockNo AR Book Balance 0.00 2 Cancel Loan	Summary Sta Close D WriteOff D Sou	Payr atus )ate iate urce	nents Contac	ts Alarms Cus	WriteOff Date Current Balance WriteOff Amount	8,234 8,234	4.51 [3 4.51 [	Days 5.00 5.00 20.00	New Charge
		Inter			Prepaid Service	Be		0.00	😭 Restructure

When a decision is made to write off any amount of the BHPH arrangement, enter the amount in the "WriteOff Amount" box and click the "Apply" button. The entry will be made to write off this amount.

<u>Side Notes Button</u>- This screen allows you to set up side notes. The entry will be to set up side note in the following screen. When complete click the "OK" button.

Linnovative Dealer Services	- F&I - Green Karla	
	Finance   Lease   Vehicle   Trade In   Credit Bureau	Collections Forms
Acct No 2406 Name Green Karla Vehicle R2406A 1998 MALIBU	Status Now Due 1735.57 (Late 226	n (Insurance Update)
Home [913] 268-5688 Work Summary Payments Contacts A Status Active Close Date 7 7 WriteOff Date 7 7 Source E	Term     Payment     First Pymt Date       Current Side Note     0     0.00     / /       New Side Note     0     0.00     09/19/2004	Vanagement S III New Charge S Repo Car III WriteOff
Type Simple Interest Interest Rate 21.5 I⊽ Charge Inter	Prepaid Service U.UU Beng Stock No	B Side Notes
🖻 Take Pymt 🛛 👍 Log Conta	ct Print History Schedule	Fri, Feb 18, 2005 10:59 AM

<u>Restructure Button</u>- The "Restructure" button allows you to change the arrangements of the individuals BHPH customer. The following screen appears when the "Restructure" button is chosen.

			ע 🌆
Finance Lease Vehicle Trade In Credit Bureau Collections Forms		er Status	all Customer
Status Active: 152 Days Late Alarm (Insurance Update)	Contraction	Karla	
Restructure Payments	Restructure	A 1998 MALIBU	Name I
1816 Payments Per Year Weekly	816 Paymeni	68-5688 Work	
arms Next Payment Date 09/19/2004 Loan Management	ns Next Pay	its Contacts Al	imary Payments
Num of Pymts 43 Days New Charge	Num of f		Status Acti
Payment Amount 210.87 5.00 Nepo Car	Payment		Close Date   / / ceOff Date   / /
Final Payment 102.40 20.00 🗿 WriteOff	Final Pay		Source
OK Cancel		nple Interest	Type Simp
		nate i	Interest R
AR Book Balance 0.00 🥁 Cancel Loar	ł	Charge Inter	
Null of Pylls         5.00           Payment Amount         210.87           Final Payment         102.40           O0         Image: Cancel Stock No	Payment Final Pay	/ /	Close Date / / ceOff Date / / Source / Type Simp Interest R

<u>Cancel Loan</u>- The "Cancel Loan" button will generate the entry to Cancel the Loan. A message will appear that tells you what will happen if the loan is cancelled.

<u>Adjusting Entry Button</u>- The "Adjusting Entry" button allows you to change any of the following amounts shown below.

🐨   🍝   💒   🚲				2 1	
		Adjusting Entry	<b>2</b>	Collections	
	iance Le			Close	Forms
Acct No 2406		Principle Paid	0.00	Alarm (Insurance Up	datej
Name Green Karla		Prepaid Principle		226.34)	
Vehicle R2406A 1998 MALIBU		Pickup Paid	0.00		
Home (913) 268-5688 Work (8	816) 545-998	Interest Paid	487.71		
Summary   Payments   Contacts   Alarm		Unpaid Interest	0.00	porting Loan Manage	ment
		Taxes Paid	0.00		
Status Active		Late Fee Paid	96.54	id <sup>3</sup> Days	📕 New Charge
Close Date / /		Unpaid Late Fee	0.00	nt 5.00	
WriteOff Date 77		01,200,200,100	,	e 5.00	🌺 Repo Car
Source	PrePa	0.1	8,234.51	ee 20.00	🚮 WriteOff
Type Simple Interest	Nex	Balance		0.00	
	(ton	New Charge	0.00		🖹 Side Notes
Interest Rate 21.500	Pre	Next Pymt Date	09/19/2004	No	🔩 Restructure
✓ Charge Interest		Last Pymt Date	10/10/2004	ance 0.00	🚀 Cancel Loan
		🗸 Apply	🗙 Cancel		👸 Adjusting Entry

<u>*F&I Collection Tab Buttons*</u>- At the bottom of the screen is a series of buttons. We will go through each button. We have already looked at the "Take Pymt" and "Log Contact" buttons above. So we will in this section look at the "Print History".

<u>Print History</u>- The "Print History" button prints the payment history that is shown when you enter the "Payment" tab. A preview will show the reports and the option to print the report.