

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 settings 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.

Innovative Dealer Services - F&I - Green Karla

File Tools Help

Recall Customer Status **Finance** Lease Vehicle Trade In Credit Bureau Collections Forms

Price: 8,475.00
 Options: 0.00
 Trade: 0.00
 Payoff: 0.00
 Cash Down: 0.00
 Deposit: 0.00
 MFR Rebate: 0.00
 Dealer Rebate: 0.00
 Title & Reg: 0.00
 NOSI: 0.00
 Processing: 0.00
 30 Day Temp Tag: 3.00
 VSI: 0.00
 Tire Tax: 0.00
 Luxury Tax: 0.00
 Inspection Fee: 0.00
 Other: 25.00

Lien: Dealership Financial
 Pymts Per Year: Weekly (52) (11 Months)
 Interest Rate: 21.500
 Prepaid Fee: 0.00
 Sales Tax Rate: 7.3000
 Ext Svc: 715.00
 Gap: 0.00
 Aftermarket: 0.00
 Credit Life: None
 A&H: None

Date Of Sale: 07/11/2004
 Days To First: 0
 1st Pymt Date: 07/11/2004 (Sun)

Save Deal As Finance or Cash Sale
 Abbrev: BHPH
 Name: Dealership Financial
 Address: _____
 City: _____ State: _____
 Zip: _____
 Phone: () - _____ Ros: And

Rsv Method: BHPH ACT Calendar
 Retention: 100 Odd Days: Yes

Lender: Ins ExtSvc Gap/AfterMkt Disc Aids

Payment: **210.87** Balloon
 Final Pymt: **0.00** Rollback
 Other Pymt: **0.00** Recap

User - IDS User Fri, Dec 17, 2004 06:24 AM

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”

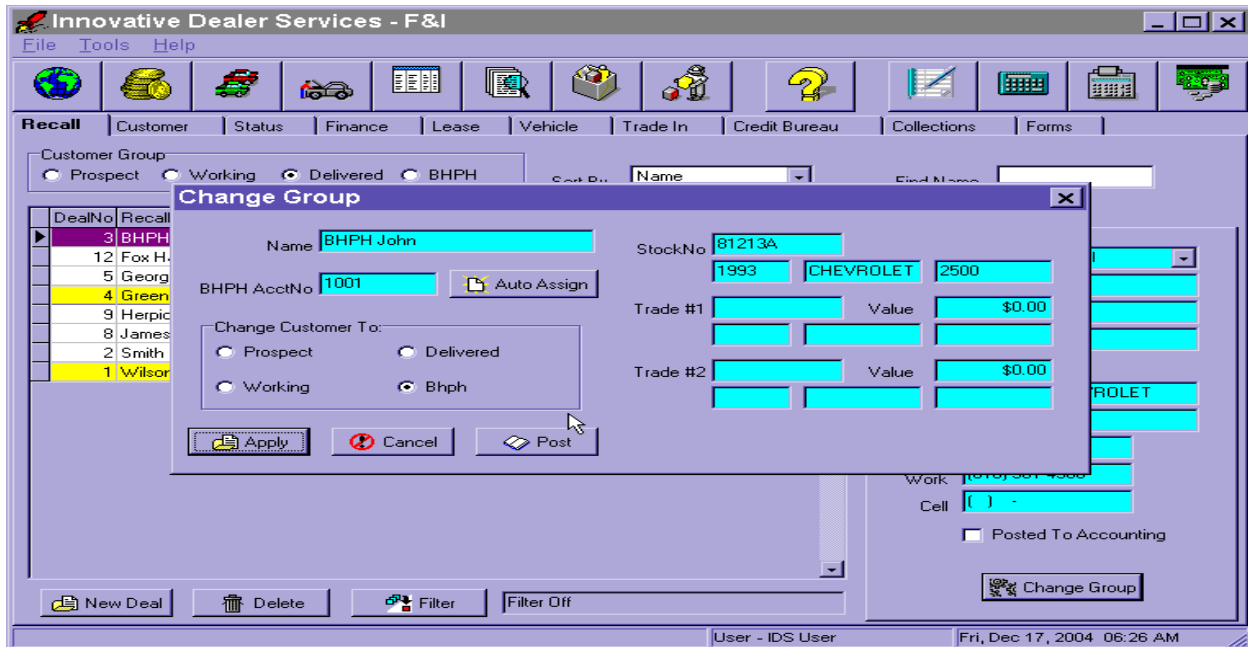
1. In the “Recall” tab click on the “Change Group” button and the screen shown at the top of the following page will appear.
2. For a BHPH arrangement enter a “BHPH AcctNo”
3. In “Change Customer To” click on BHPH and click apply.

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”).



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.

Collections- 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.

Innovative Dealer Services - F&I - Green Karla

File Tools Help

Recall Customer Status Finance Lease Vehicle Trade In Credit Bureau Collections Forms

Acct No: 2406 Name: Green Karla Vehicle: R2406A 1998 MALIBU Home: (913) 268-5688 Work: (816) 545-9987

Status: Active: 159 Days Late Now Due: 5092.43 (Late 242.42) Promises: No Promises Made

Summary Payments Contacts Alarms Customer References Repo Info OnTime Credit Reporting Loan Management

Loan Amount: 9,888.87 Rate: 21.5000 Per Day (5.82) Balance: 9,888.87 Status: Active

Pymt Schedule: WEEKLY (Sunday) Pymts of: 210.87 07/11/2004

1 Final Payment: 0.00 07/03/2005

Loan Start: 07/11/2004 Int Start: 07/11/2004

Take Pymt Log Contact Print History Schedule

User - IDS User Fri, Dec 17, 2004 06:28 AM

Innovative Dealer Services - F&I - Green Karla

File Tools Help

Recall Customer

Acct No: 2406 Name: Green Ka Vehicle: R2406A Home: (913) 268

Summary Payments

Loan Amount: Base Payment: 2,822.27 Late Paid: 131.48 Payment: 2,953.75 Method: Cash

Payment Date: 12/22/2004

Next Pymt Due: 12/26/2004

Take Payment

Account#: 2406 Customer: Green Karla Vehicle: R2406A 1998 MALIBU Status: Active: 94 Days Late Now Due: 2953.75 (Late 131.48) Promises: Hot Note 11/24/2004 Thirty Day Demand for Payment

User: IDS

Loan Info | Payment Info | Schedule | Adjustment

Due Date: 09/19/2004 Regular Pymt: 210.87 Frequency: WEEKLY Last Payment: 10/10/2004 Last Pymt: 500.00 Applied To Next: 129.91 Balance: 8,234.51 Payoff: 8,720.07

Post Payment Log Contact Cancel

User - IDS User Wed, Dec 22, 2004 04:56 PM

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:

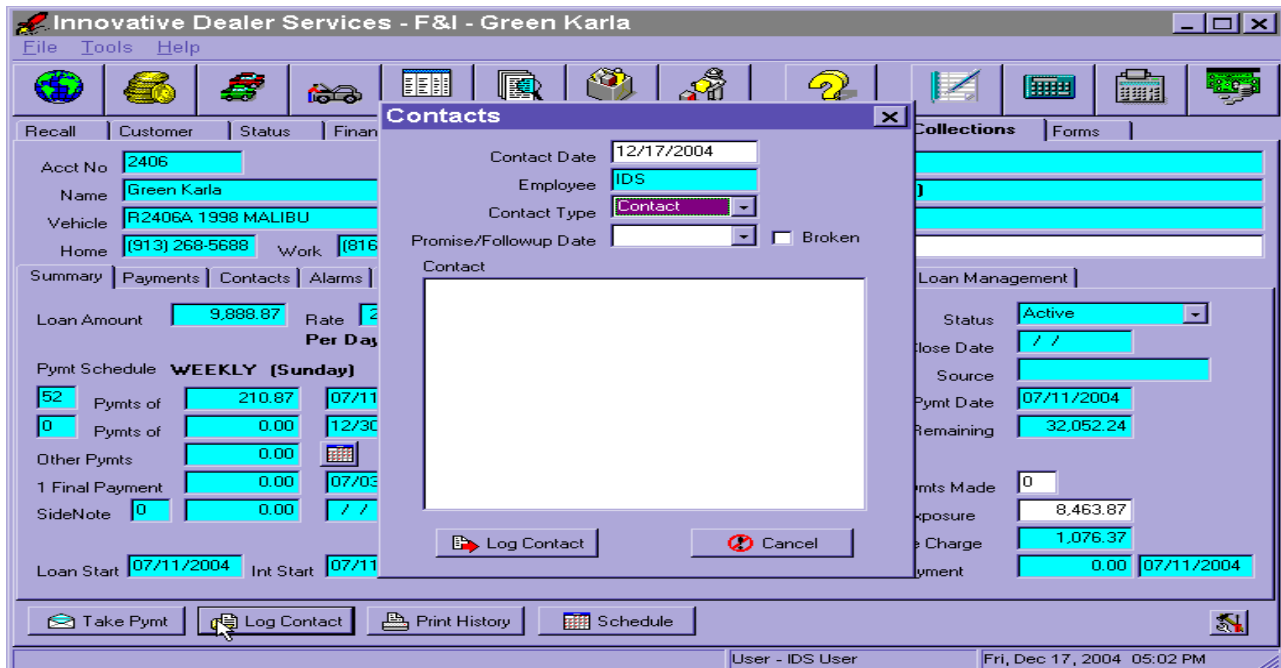
1. Click the Collections button.
2. Choose the “Account#” (drop down menu)
3. Follow steps 4-17 under Collection through F&I module above.

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, (BPHH 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.



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 BPH Sales and Collections, lets get into the more intricate details of the BPH 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.

Status: 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.

Now Due: 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.

Promise: 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.

Summary Tab - 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

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

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

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

Other Pymts: 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

1 Final Payment: 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.

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

Written Off: 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.

Unpaid Interest: 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.

Close Date: 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.

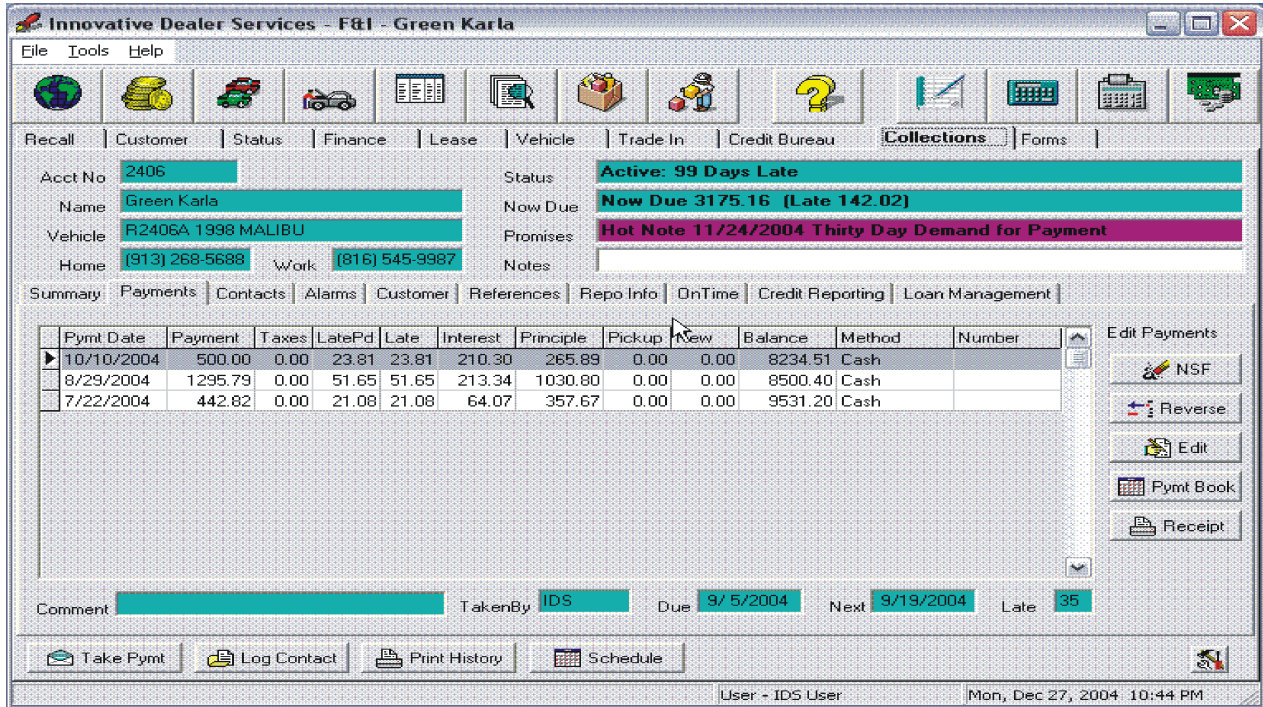
Num Pymts Made: This is the number of payments made to date. Can be changed in this box.

Initial Exposure: This is calculated amount of initial costs - payments. Can be changed in this box.

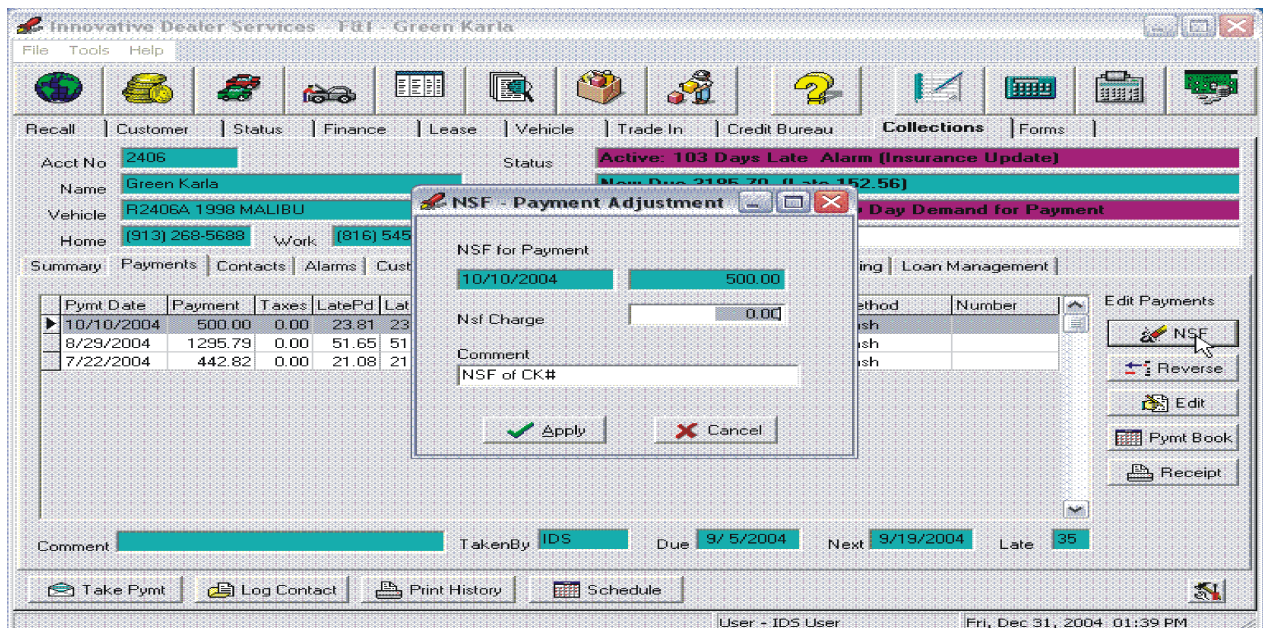
Finance Charge: This is the amount stated on the original contract. The information came from the F&I/Finance screen.

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.



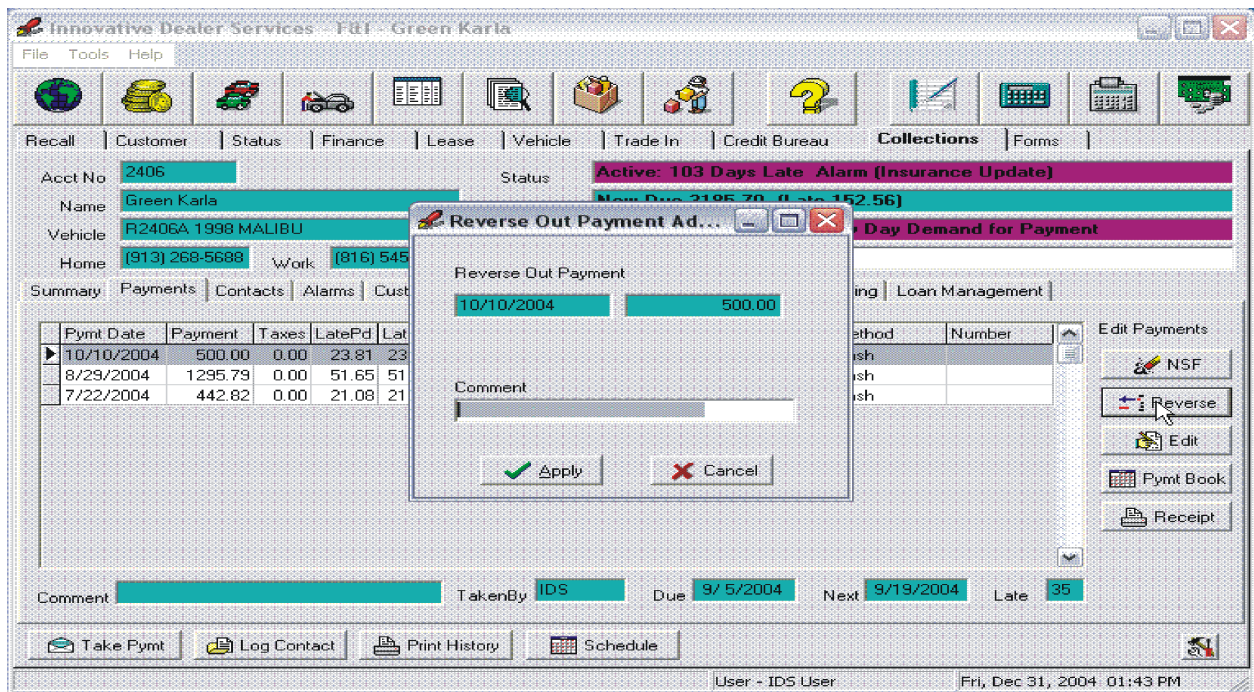
NSF Button - The “NSF” button allow you to record the receipt of Not Sufficient Funds (NSF) checks for BHPH payments. The following screen comes up when the “NSF” button is chosen.



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.

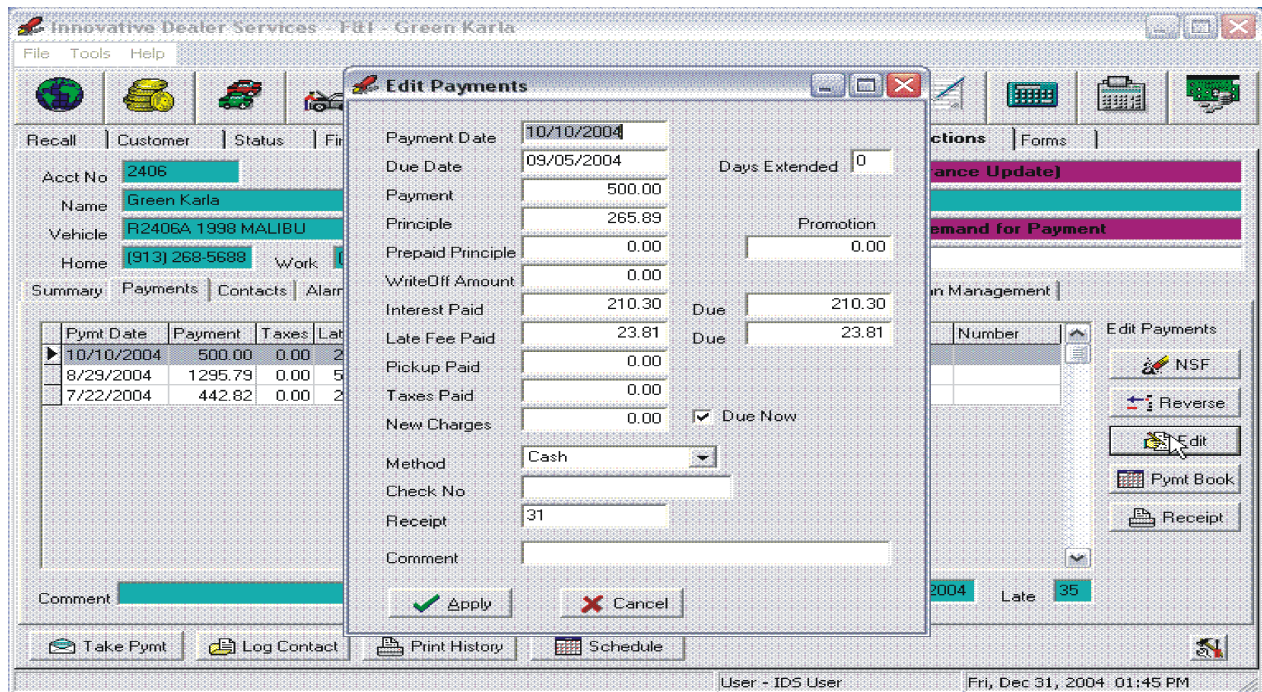
When the NSF is recorded the amount of the payment is subtracted from the payment schedule and marked in yellow with note of the NSF check number and the NSF charge added. *Note:* The information is sent to the checkbook for Reconciling. See “NSF” notation above.

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.



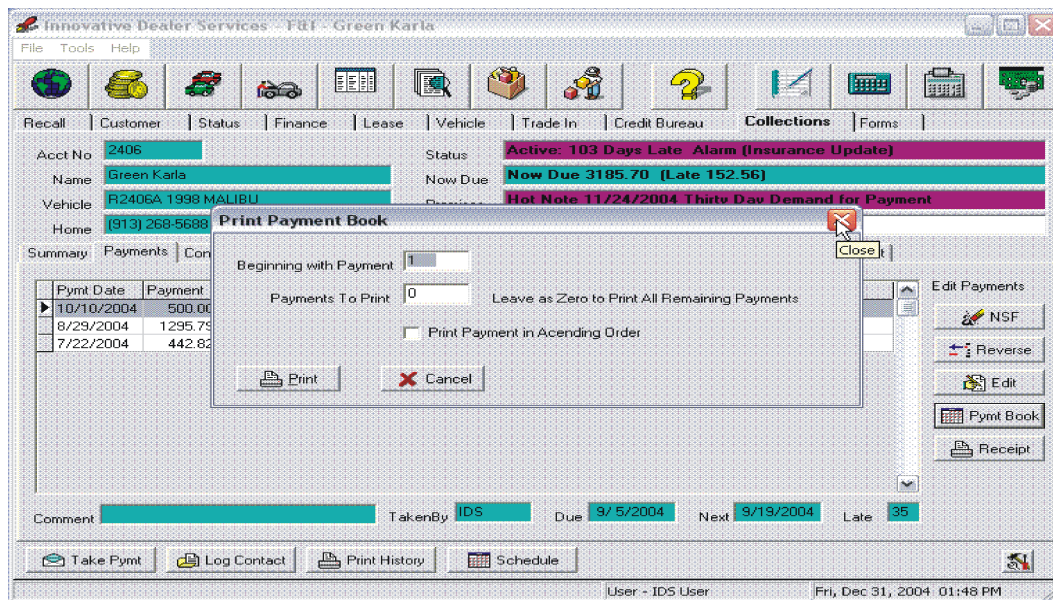
The information for the line highlighted will appear in the window. Click the “Apply” button the entry that is reversed will be shown much like the “NSF” but will show that the entry was reversed.

Edit Button- 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.



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”.

Pymt Book Button - 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.



Receipt Button- 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.*

Contacts Tab - The “Contacts” tab contains a history of the entries made in the “Contact Log” discussed above. When chosen the following screen will appear.

The screenshot shows the 'Innovative Dealer Services - F&I - Green Karla' window. The 'Collections' tab is active. The account details are as follows:

Acct No	2406	Status	Active: 103 Days Late Alarm (Insurance Update)
Name	Green Karla	Now Due	Now Due 3185.70 (Late 152.56)
Vehicle	R2406A 1998 MALIBU	Promises	Hot Note 11/24/2004 Thirty Day Demand for Payment
Home	(913) 268-5688	Work	(816) 545-9987

The 'Contacts' tab is selected, showing a table of contact entries:

Entry Date	CommentLine1	Type	Broken	Followup
12/22/2004 4:45:28 PM	Contacted Cara Green by phone, promis	Promise	False	10/23/2004
12/22/2004 4:52:41 PM	Thirty Day Demand for Payment	Hot	False	11/24/2004

Below the table is a text box for notes, containing the text: "Contacted Cara Green by phone, promised to pay by 10/22/04". The 'Entered By' field is 'IDS' and the 'Cleared By' field is empty. At the bottom of the window, there are buttons for 'Take Pymt', 'Log Contact', 'Print History', and 'Schedule'. The status bar shows 'User - IDS User' and the date/time 'Sun, Jan 02, 2005 03:57 PM'.

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.

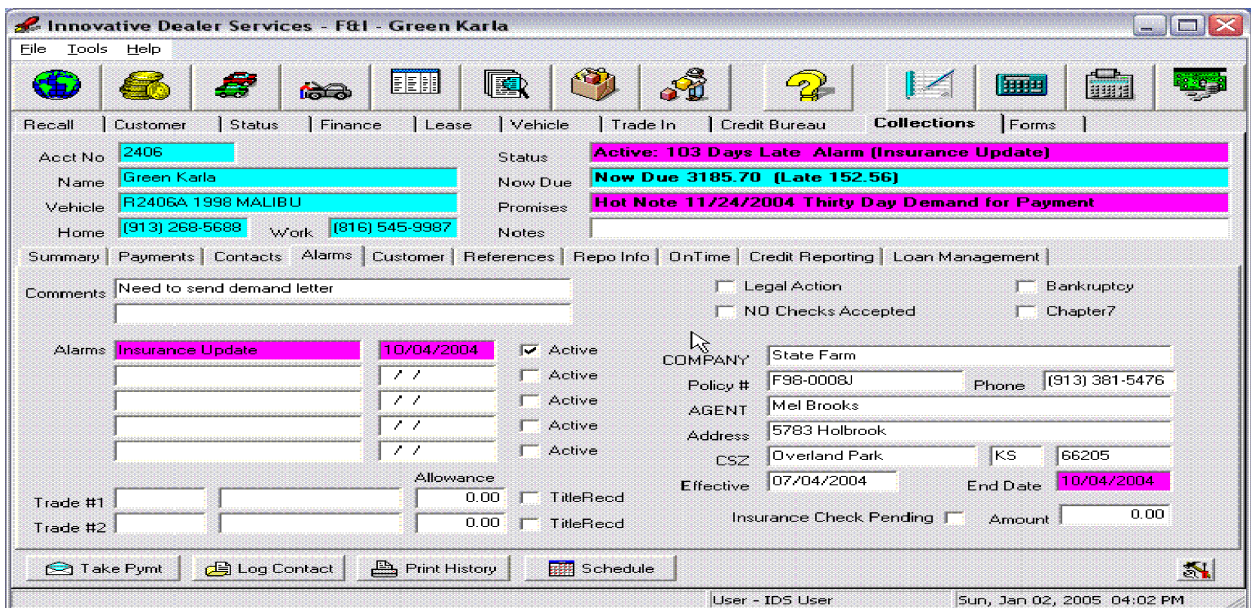
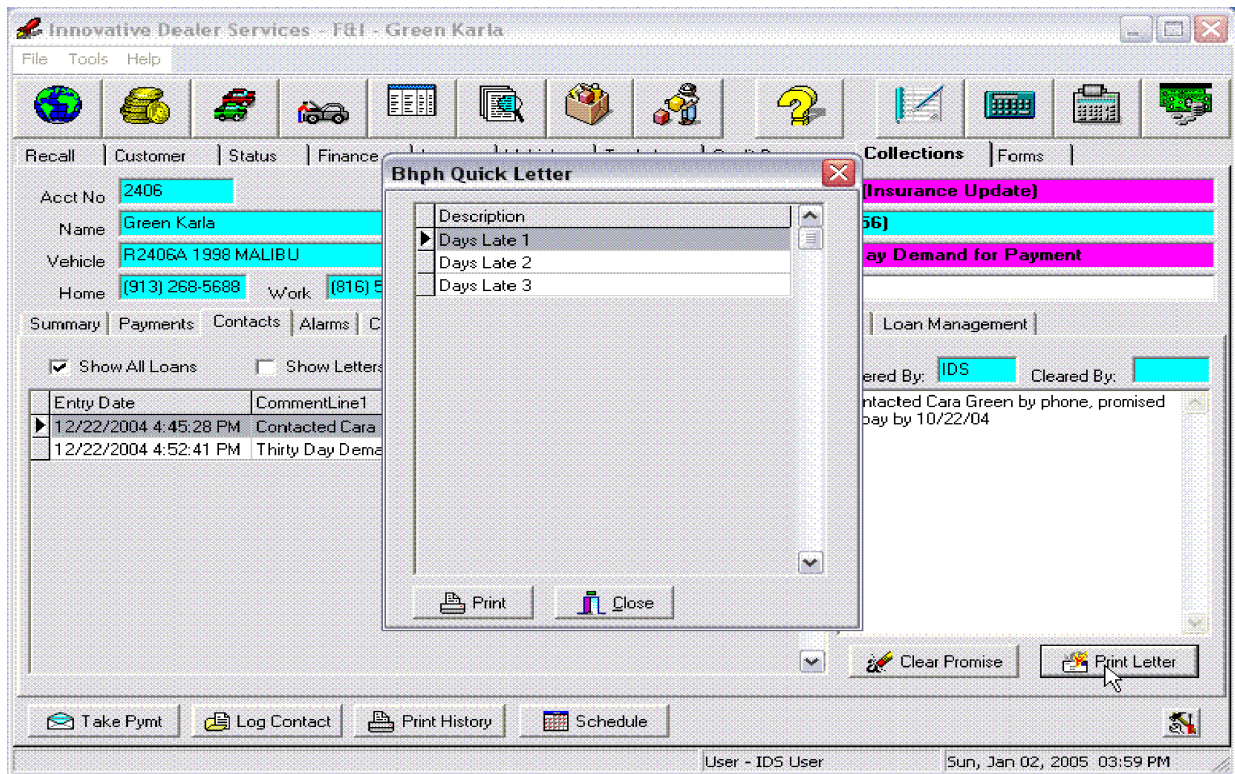
Print Letter Button- Since the consumer collections regulations are very specific as to procedures and processes, the system provides you the ability to set up form letters. Contact IDS for installation of forms and letters. If you press the “Print Letter” button the Screen at the top of the following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

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

Alarms Tab - 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

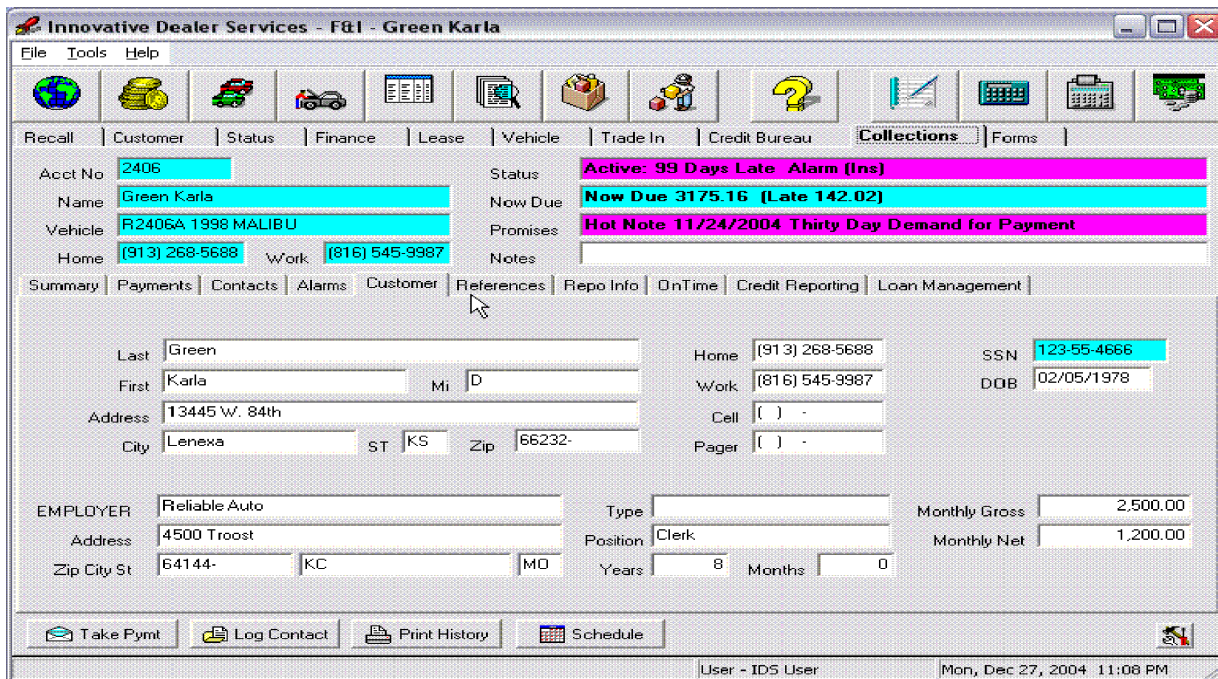


screens).

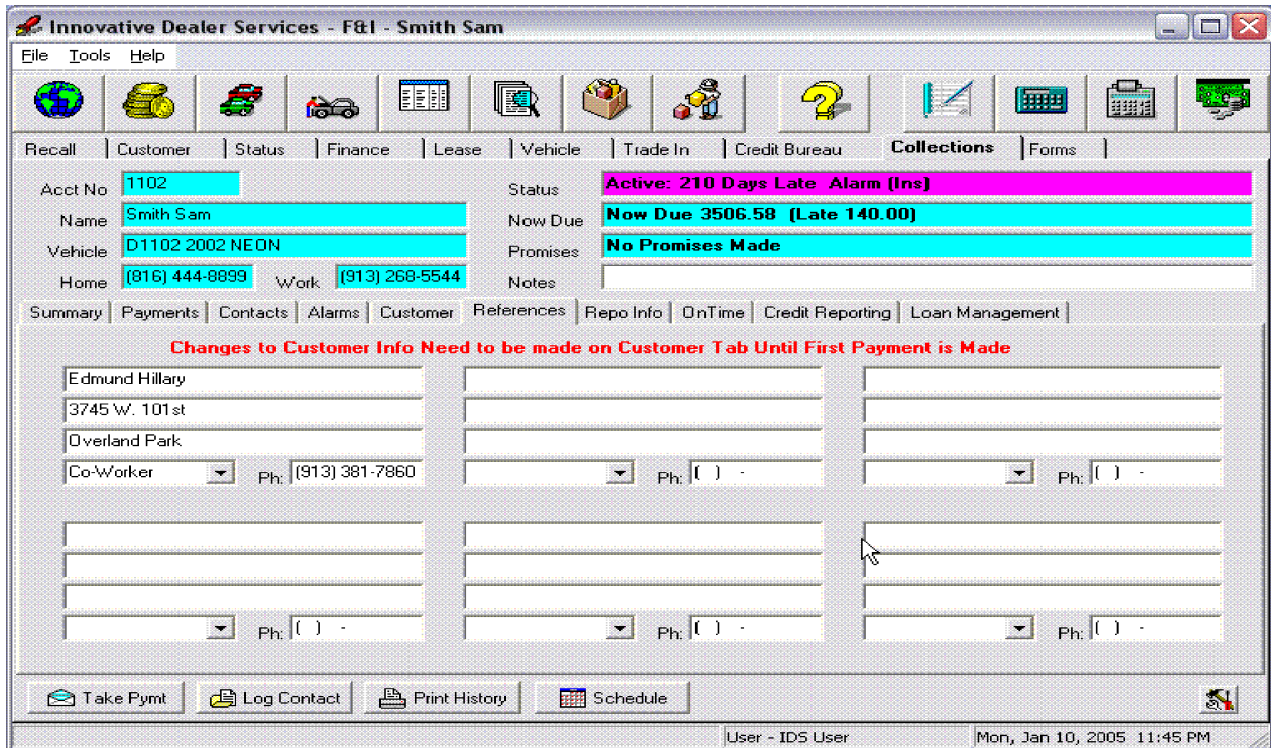
2. Enter "Alarms" and "Dates" of established events or requirements. For example when tags are due, when insurance records need to be updated, or account review dates.
3. Check active if not completed. When completed remove the check to make it inactive.
4. The "Trade #1", Trade #2 and their allowances 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”

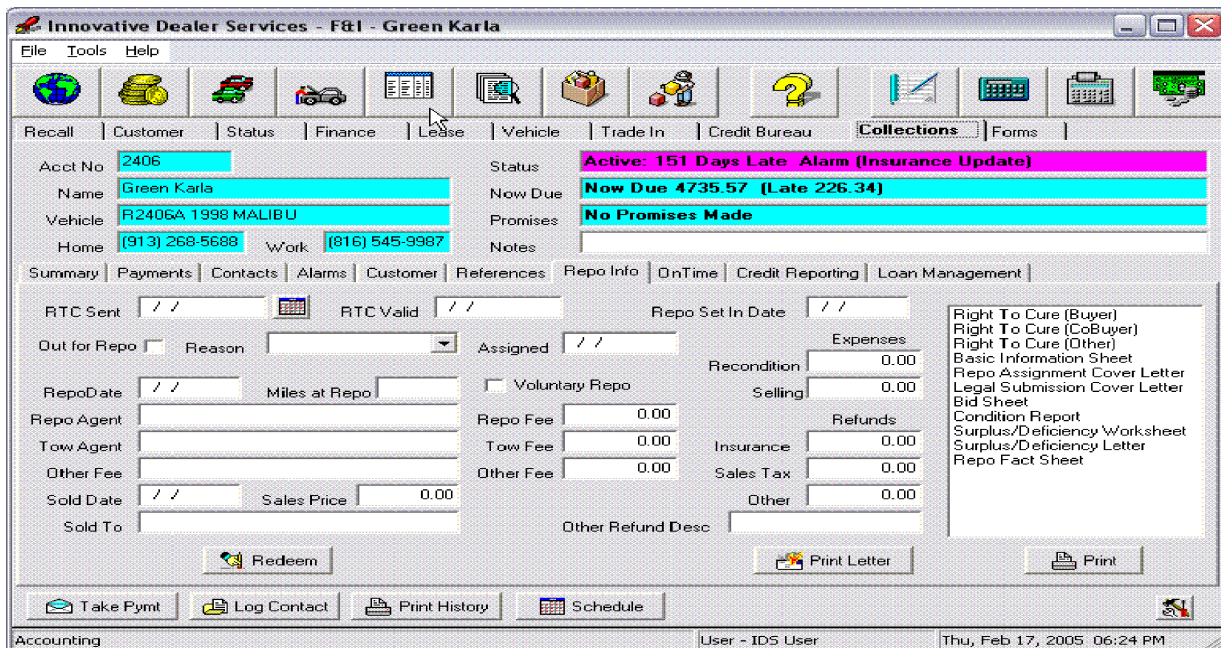
Customer Tab - The information in the “Customer” tab is initially input from the “Customer” tab at the top of the screen when the original sale is made. After the 1st payment is made information can be changed in this screen. The following is a representation of the screen that will appear.



Reference Tab - 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.



Repo Info Tab - The tab allows you to collect the information and process repossessions.. The following screen will appear when the “Repossess Car” button is chosen



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.

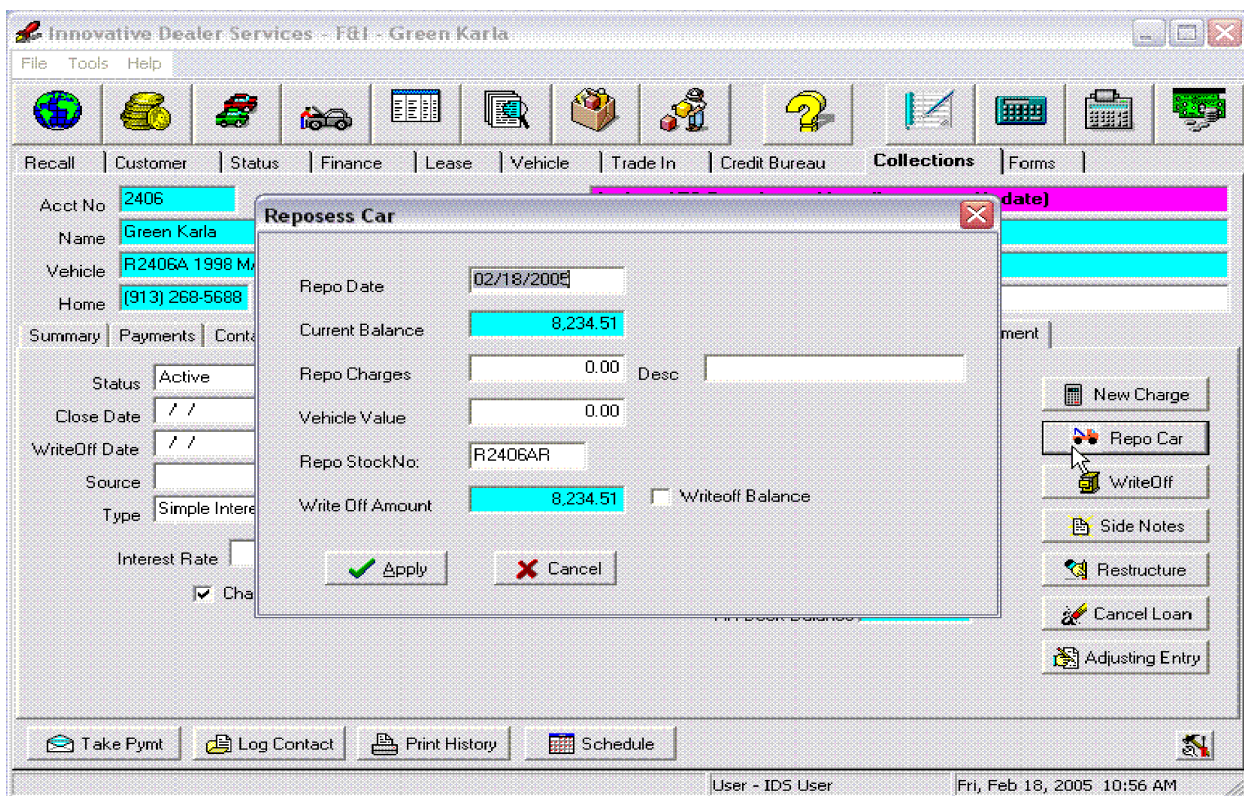
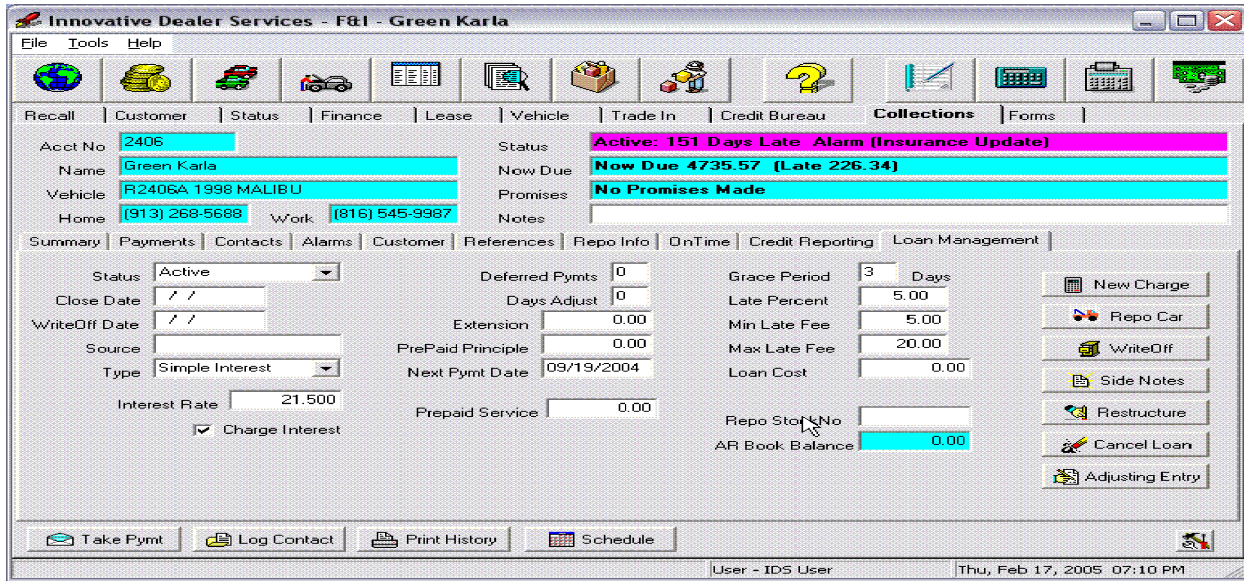
OnTime Tab - Updates will be provided at a later date.

Credit Reporting Tab - 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.

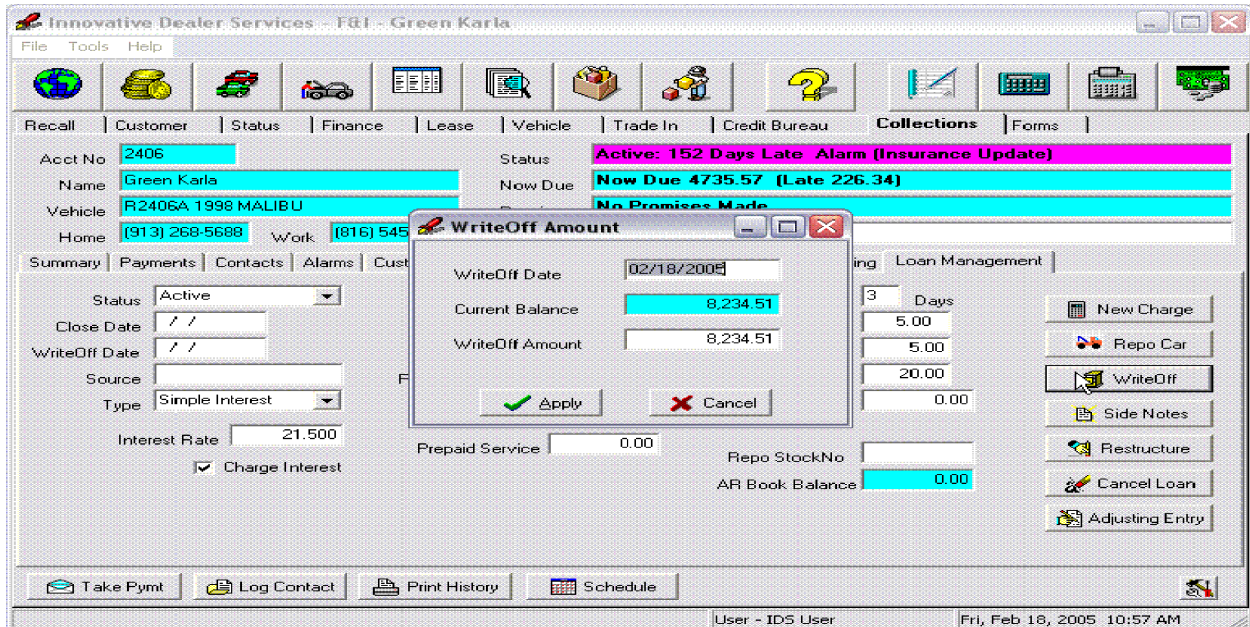
Loan Management Tab - The “Loan Management” tab contains button and information that allows you to manage the loan. The following screen will appear when chosen.

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.

Repo Car Button - 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”.

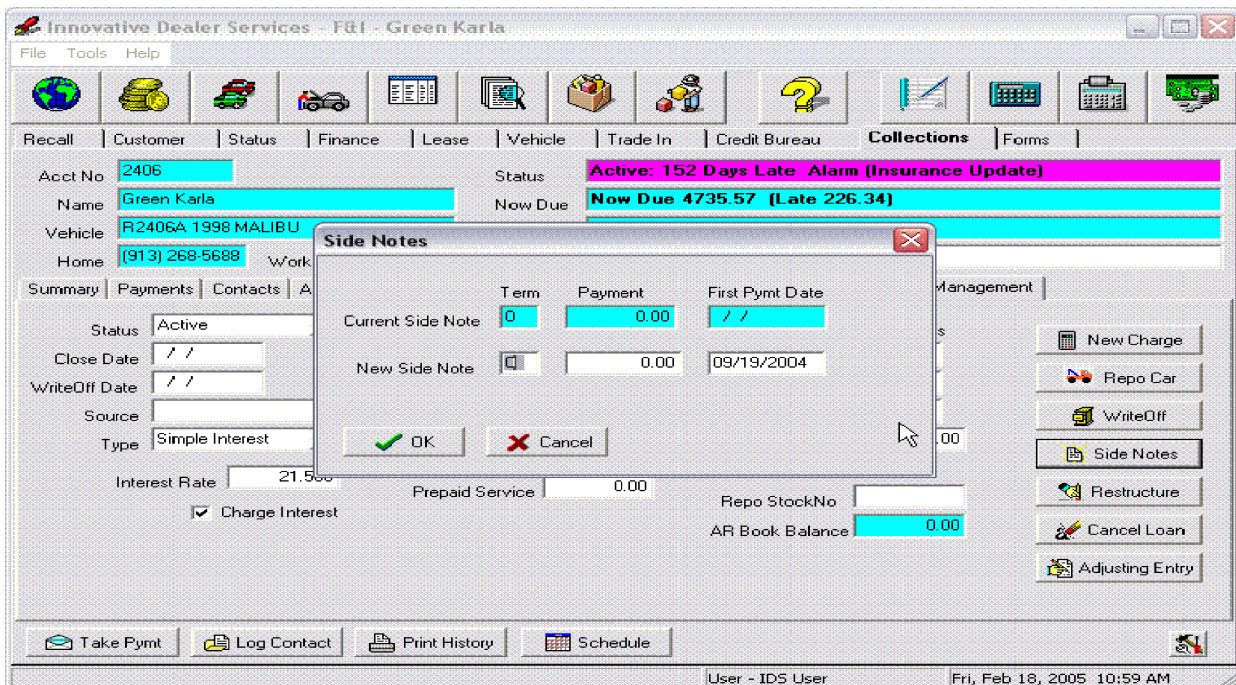


Write Off Button - The “Write Off” button allows you to make the entries necessary to write off any portion of the BHPH arrangement.. When the button is chosen the following screen will appear.

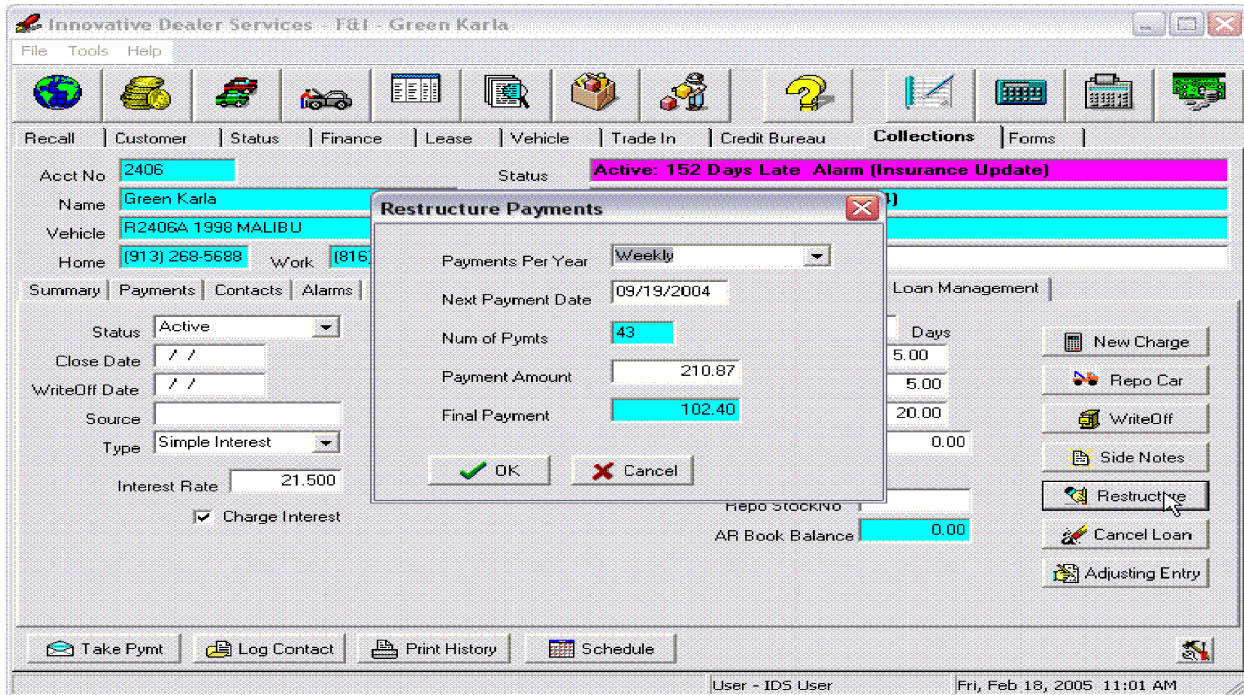


When a decision is made to write off any amount of the BHPH arrangement, enter the amount in the “WriteOff Amount” box and click the “Apply” button. The entry will be made to write off this amount.

Side Notes Button- 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.

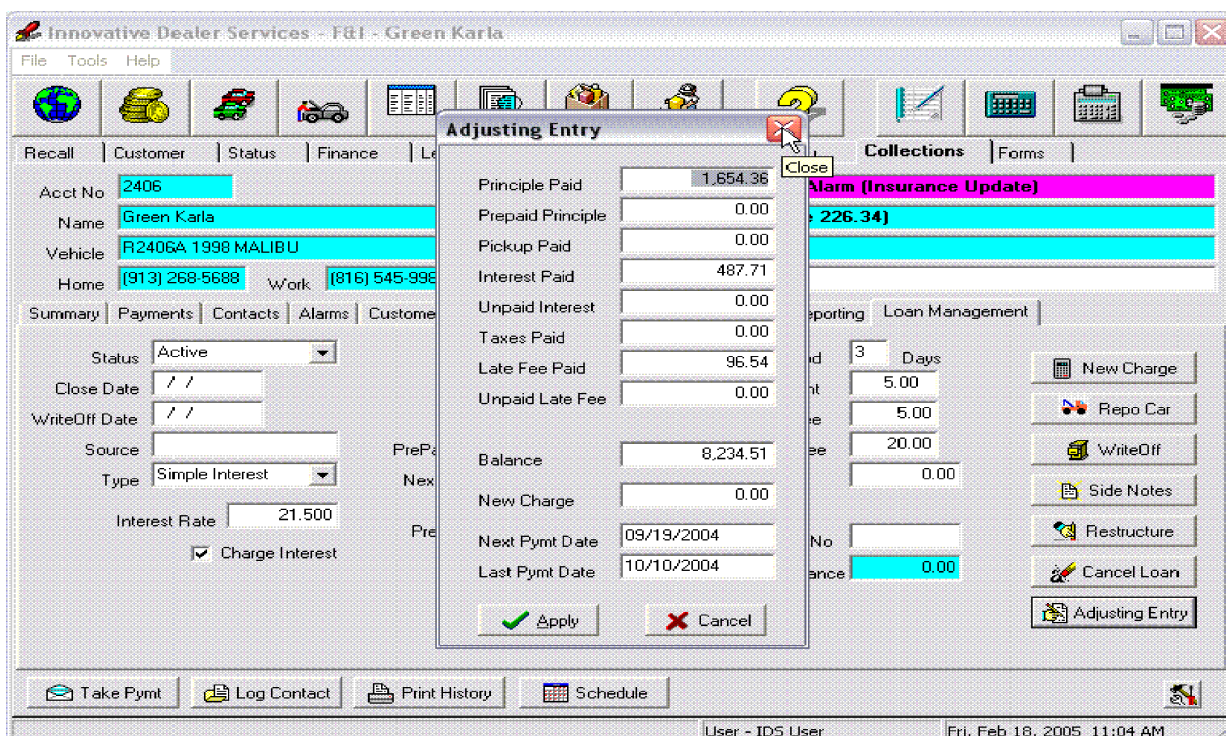


Restructure Button- The “Restructure” button allows you to change the arrangements of the individuals BHPH customer. The following screen appears when the “Restructure” button is chosen.



Cancel Loan- 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.

Adjusting Entry Button- The “Adjusting Entry” button allows you to change any of the following amounts shown below.



F&I Collection Tab Buttons- 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”.

Print History- 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.