FACT Sheet Save-A-Deal Process

When a customer account reaches 20 days delinquency Universal Lenders will mail a letter to the customer requesting that the payment default be cured within 10 days or face cancellation. This letter is mailed certified-return receipt requested. A copy of this cure letter is attached below.

At the same time the cure letter is mailed to the customer the dealership will be faxed a copy of the customer cure letter and a Save-A-Deal request form. A copy of the Save-A-Deal request form is attached below.

In order to save a chargeback and cancellation we suggest these forms be given to the person who sold the policy(s). The sales person should attempt to reach the customer within 10 days to resolve the delinquency. The documents we fax to the dealership contain all the information necessary to have a discussion with the customer about resolving the issue.

The salesperson can refer the customer to Universal Lenders to:

- Update Credit/Debit Card or Bank Information.
- Arrange to accept a payment over the phone.
- Determine if the customer is eligible for payment extensions.

The salesperson has the best chance of reaching the delinquent customer and resolving the situation before a cancellation occurs. While Universal Lenders will also attempt to reach the customer, it is more likely that the customer will interact with the dealership who they know and trust.

Our analytics show that the Save-A-Deal process works! For every customer who reaches 20 days delinquency 70% of these customers resolve the default issue and are "Saved"!

UNIVERSAL
L E N D E R S   LLC

F A X   C O V E R   S H E E T

TO: _____ ████████ , OR F&I MANAGER

COMPANY: ████████ _____

FAX №: ████████ _____   # PAGES: _____ **2** _____ (incl. cover)

DATE: 5/15/2014

RE: **ZERO Plan® SAVE-A-DEAL Program**

Your customer…

    Customer Name: ████████

    Customer Phone: ████████

…is now 20 days delinquent and **in danger of having their Policy(s) cancelled for non-payment.** PLEASE FORWARD THIS NOTICE TO THE PERSON IN YOUR DEALERSHIP WHO SOLD THIS POLICY(S) TO THE CUSTOMER.

THIS IS YOUR OPPORTUNITY TO CONTACT YOUR CUSTOMER TO <u>SAVE-A-DEAL</u> AND <u>SAVE A CHARGEBACK!</u>

WE NEED YOUR HELP!

We have sent the attached "cure" letter to the customer by certified mail. **If the account is not brought current on or before 04/21/2014, we will then request cancellation of the policy(s)**, and a cancellation refund will be required of your dealership.

IF THERE ARE ANY PROBLEMS WITH THIS TRANSMISSION, OR IF YOU HAVE QUESTIONS, PLEASE CONTACT OUR CANCELLATION DEPT AT (866) 954–1050

OUR FAX NUMBER IS (773) 889–4508

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L E N D E R S L L C

► C A N C E L L A T I O N N O T I C E ◄

Via Certified, First-Class US Mail, Return Receipt Requested

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JILLIAN ███████
1501 ████████████████████
MARLTON, NJ ██████████

Date: 07/13/2011

Ref: Account №███████1119

We have not received your payment that was due on 06/18/2011. Consequently, this letter will serve as notice that **WE INTEND TO CANCEL YOUR WARRANTY, SERVICE CONTRACT, OR VEHICLE PRODUCT FOR NON-PAYMENT IF WE DO NOT RECEIVE PAYMENT WITHIN 10 DAYS.**

AMOUNT NOW DUE : $ 121.62
PAYMENT MUST BE RECEIVED BY : 07/25/2011

Principal Balance:	$ 1802.56	Last Payment Made:	$ 131.62	
Late Fees:	$ 10.00	on	06/17/2011	
NSF/Other Charges:	$ 5.59			
TOTAL BALANCE:	$ 1818.15	Past-Due Since:	06/18/2011	

ONCE YOUR WARRANTY OR VEHICLE PRODUCT IS CANCELLED, YOU WILL LOSE ALL COVERAGE. TO AVOID CANCELLATION YOU MUST PAY $ 121.62 BY 07/25/2011. AFTER 07/25/2011, YOUR WARRANTY WILL BE CANCELLED AND NO PAYMENTS WILL BE ACCEPTED.

If you have questions, please call our office toll-free at (866) 954-1050

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CS 11940 CL 920 DLR 3075 PC A7
1P/18T #25PD

Please return this bottom portion with your payment.

Remittance Section

Account Number: ██████1119
Last Payment Received: $ 131.62 on 06/17/2011

Notice Date: 07/13/2011
Payment Due Date: 06/18/2011

Total Amount Due Now: **$ 121.62**
Payment MUST be Received By: **07/25/2011**

Amount Enclosed: $ _____

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For Courier Service, please send to:
9950 W LAWRENCE AVE STE 305
SCHILLER PARK, IL 60176-1216

Please write your account number on your check and make payable to:

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UNIVERSAL LENDERS LLC
PO BOX 66818
CHICAGO, IL 60666-0818

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