



FUNDING PROCESS

The following documents need to be included in the Funding Package:

1. ZERO Plan Note & Contract
2. ZERO Plan Exhibit A Note & Contract Terms
3. Copy of Customer Photo I.D.
4. Copy of Policy(s) being Financed.
5. Signed Copy of the Funding Checklist To Activate Payment Protect if Applicable.

Common Funding Problems:

- Universal Lenders not listed as Lien holder on Policy
- Sale Price on Policy(s) must Equal Sale Price on ZERO Plan Note & Contract
- Missing Social Security Number
- CUSTOMER or DEALER Copy NOT the UNIVERSAL Copy of the Installment Agreement sent. Only the UNIVERSAL Copy Has The Private Information Such as Social Security Number, Bank and Credit Card Information.

Funding Remittance:

- Mail: P.O. Box 4179 Oak Park IL 60303
- For Courier Service: 1011 Lake Street Suite 303 Oak Park IL 60301
- To Email the Funding Packet: funding@universallenders.net
- To Fax the Funding Packet: 773-889-4508

Funding Process:

- **Retailer Sends Universal Lenders LLC The Funding Packet and Retains The Down Payment.**
- **Retailer Decides if PAYMENT PROTECT Should be Included.**
- **Upon Receipt of The Required Documents, Universal Lenders LLC Will Issue A Funding Check to The Retailer Within 7 Business Days For The Unpaid Balance Of The Sale Price Less its Fee (& Less the 1st Payment for ZERO Down).**
- **Using The Proceeds From The Funding Check And The Down Payment (or 1st Payment for ZERO Down) The Retailer Follows Their Normal Remittance Process And Submits Payment To Administrators/Providers To Pay For The Policy(s) Being Financed Just Like A Cash Transaction.**

Do Not Send Universal Lenders the Remittance Check for the Policy Being Financed! When you Receive our Funding Check YOU pay for the Policies.