



User Training

Topics:

- Overview of Sales Process
- Payment Presentation
- Fees & Guidelines
- ZERO Down Payment Program
- Funding Process
- Cancellations & Chargebacks
- Payment Protect Policy
- Forms Origination
- ZERO Plan Website

- Appendix Using the ZERO Plan FormsBuilder




WHY YOUR DEALERSHIP CHOSE THE ZERO PLAN

ISSUE	The ZERO Plan®	Competition
Funding?	Within 7 Days	Between 90 – 120 Days
Retailer Fee Refund?	100% Refund during first 60 days	Partial refund during first 90 days
Limitation on Profit?	No Limitation on Profit	Limits Profit to an Amount over Cost
Maximum Number of Installment Payments?	Up to 42 Installment Payments	Max 18 ... Maybe 24 Payments
Chargeback Warning?	Save-A-Deal™ Program Enlists Retailer's Help to Stop Cancellations	No Programs for Retailers
Cancellation Rates?	Low Cancellation Rates as a Result of Extensive Collection Efforts	Higher Cancellation Rates <u>More Charge Backs</u> <u>No Collection Effort</u>
Eligible Products?	Most Products Sold in the F&I Office	Service Contract Only
Multiple Products?	Finance Multiple Products From Different Administrators on One Contract	Service Contract Only
Profit Generating Sales Tool?	ZERO Plan® CASH Menu	Not Available
Volume Based Fee Schedule?	Retailers Rewarded with Lower Financing Fees Based on Volume	One Fee for All Retailers
ZERO DOWN Payment Program	Available to ZERO Plan® Retailers	Not Available or Limited to Select Dealers



ZERO Plan – Present Payment Options

- Use The ZERO Plan Payment Menu To Present Multiple Payment Options To Your Controlled Finance Customers. Available on Our Website!
- Guide Customers To Higher Down Payment Options To Reduce Chargebacks, Reduce Retailer Fees And Guarantee More Profit!

 ZERO Plan Payment Options			
Protection Coverage Term:	48	months	
Sales Price:	3,500.00		
Sales Tax (if applicable):	+ -		
Total Sales Price:	= 3,500.00		
0% Payment Options			
	30% Down	15% Down	10% Down
Down Payment Required	1,050.00	525.00	350.00
Unpaid Balance of Sale Price	2,450.00	2,975.00	3,150.00
Repayment Term (# of Payments)	Monthly Payment	Monthly Payment	Monthly Payment
9	272.22	330.56	350.00
12	204.17	247.92	262.50
15	163.33	198.33	210.00
18	136.11	165.28	175.00
24	102.08	123.96	131.25



Use a Menu to Sell Cash Customers

ZERO Plan Integrates With Many of the Best Menu Companies to Provide

THE ZERO PLAN CASH MENU

- >ZERO Plan Payments sell Product Packages!
- >Internet Based
- >E-Rates & E-Contracts
- >User Defined Packages
- >User Defined Pricing
- >Flexible Payment Displays
- >Prints ZERO Plan Forms
- >Prints Most Product Policies
- >Check our website for our Menu Partners

Payment Options																																											
Platinum	Gold	Silver	Bronze																																								
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Vehicle Service Contract <ul style="list-style-type: none"> Mechanical repair protection for the covered components of your vehicle. Includes rental and towing coverage. 																																											
0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$384.78</td></tr> <tr><td>12 payments</td><td>@ \$288.59</td></tr> <tr><td>15 payments</td><td>@ \$230.87</td></tr> <tr><td>18 payments</td><td>@ \$192.39</td></tr> <tr><td>21 payments</td><td>@ \$164.90</td></tr> <tr><td>24 payments</td><td>@ \$144.29</td></tr> <tr><td>Down Payment:</td><td>\$384.78</td></tr> </table>	9 payments	@ \$384.78	12 payments	@ \$288.59	15 payments	@ \$230.87	18 payments	@ \$192.39	21 payments	@ \$164.90	24 payments	@ \$144.29	Down Payment:	\$384.78	0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$204.69</td></tr> <tr><td>12 payments</td><td>@ \$153.52</td></tr> <tr><td>15 payments</td><td>@ \$122.81</td></tr> <tr><td>18 payments</td><td>@ \$102.34</td></tr> <tr><td>Down Payment:</td><td>\$204.69</td></tr> </table>	9 payments	@ \$204.69	12 payments	@ \$153.52	15 payments	@ \$122.81	18 payments	@ \$102.34	Down Payment:	\$204.69	0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$154.79</td></tr> <tr><td>12 payments</td><td>@ \$116.09</td></tr> <tr><td>15 payments</td><td>@ \$92.87</td></tr> <tr><td>Down Payment:</td><td>\$154.79</td></tr> </table>	9 payments	@ \$154.79	12 payments	@ \$116.09	15 payments	@ \$92.87	Down Payment:	\$154.79	0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$84.89</td></tr> <tr><td>12 payments</td><td>@ \$63.67</td></tr> <tr><td>15 payments</td><td>@ \$50.93</td></tr> <tr><td>Down Payment:</td><td>\$84.89</td></tr> </table>	9 payments	@ \$84.89	12 payments	@ \$63.67	15 payments	@ \$50.93	Down Payment:	\$84.89
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X _____	X _____	X _____	X _____																																								

I understand this is not a contract or offer to purchase. It is a description of the optional products that are available to purchase. The dealer makes no warranties, whether expressed or implied. See premium payment plan contract for financed amount and complete payment details.



ZERO Down Program

The standard ZERO Plan program requires the customer to make a down payment. For those customers who have used all their available resources on their down payment for their vehicle or who just don't have the required down payment we now have an alternative program

WHERE NO DOWN PAYMENT IS REQUIRED.

All guidelines and processes for the standard ZERO Plan program that are found in this training manual apply to the ZERO Down program EXCEPT FOR:

- The first payment date is equal to the contract date and is due upon signing. The first payment needs to be collected by the Retailer and retained by the Retailer.
- The Retailer will be funded an amount equal to the unpaid balance of the sales price less the Retailer Fee and then less the first payment amount.
- If the customer does not make their second payment then we will refund 50% of the Retailer Fee.

**OVERCOME DOWN PAYMENT OBJECTIONS WITH
THE ZERO DOWN PAYMENT PROGRAM**



ZERO Plan Dealer Fees

- Percentage Based Fees Applied to the Balance to Finance.
- The More Contracts that are Funded the less the Fees are.
- Dealer Groups can combine contracts from all locations to reduce their fees.

Business Managers can **reduce the dollar amount of their fees** by securing as much down payment as possible. The unpaid balance to finance is reduced as the down payment is increased thus reducing the cost of the program.



Fees & Guidelines

Guidelines: Determine the minimum down payment required and the maximum number of monthly payments. When multiple policies are being financed the guidelines are based on the shortest term of all the policies being financed.

ZERO Plan Guidelines for Program Eligibility				Minimum Down Payment	Maximum # of Payments
Remaining Policy Coverage of product(s) being sold [†]					
12	to	23	Months	20 %	9
12,000	to	23,999	Miles		
24	to	35	Months	15 %	12
24,000	to	35,999	Miles		
36	to	47	Months	10 %	18
36,000	to	47,999	Miles		
48	to	59	Months	10 %	24
48,000	to	59,999	Miles		
60	to	71	Months	10 %	30
60,000	to	71,999	Miles		
72	to	83	Months	10 %	36
72,000	to	83,999	Miles		
84	+	Longer	Months	10 %	42
84,000	+	Longer	Miles		



Fees & Guidelines

Fees: The number of payments provided to the customer and the fee level of the Retailer Determine the fee percentage. Multiply the balance to finance by the fee percentage to determine the Retailer fee. Average monthly fundings determine the dealership or group fee level.

Retailer Fees

For contracts submitted that conform to the above guidelines, the amount paid to the Retailer for purchase of a ZERO Plan® Note will be reduced by the retailer fee detailed below.

Customer Repayment Option	▶ RETAILER FEE LEVEL ◀			
	Level A	Level B	Level C	Level D
9 payments	9%	7 %	6 %	5 %
12 payments	11 %	9 %	8 %	7 %
15 payments	13%	11 %	10 %	9 %
18 payments	14 %	12 %	11 %	10 %
24 payments	17 %	15 %	14 %	13 %
30 payments	19 %	17 %	16 %	15 %
36 payments	21 %	19 %	17 %	16 %
42 payments	22 %	20 %	18 %	17 %

High Balance Adjustment:

For balance to finance that is between \$5000.01 and \$6500.00, the fee above will be reduced by 1%.

For balance to finance over \$6500.00, the fee above will be reduced by 2%.

† For stale-dated submissions, or wrap policies that have an in-service date more than 12 months before submission, please call for eligibility; additional stipulations may be required.

‡ Determining Retailer Levels:

Fee levels are determined by average monthly production. Each month all Retailers will be assigned a volume level A thru D based on the average number of monthly contracts purchased during the preceding 3 calendar months. New retailers will be assigned as Level A until 3 months of purchase history is available. Dealer Groups may combine their volume from commonly owned rooftops to determine the group's Level.

Volume Level Definitions:

Average Monthly Number of Contracts Purchased (Last 3 Months)

Level A = 1 thru 5 | Level B = 6 thru 20 | Level C = 21 thru 40 | Level D = 41 and up



Fees & Guidelines

OTHER TERMS & CONDITIONS

Specific guidelines for the ZERO Down Payment Program.

How to determine the refund of a Retailer fee in the event of a cancellation.

- **ZERO Down Payment Program:** To offer the customer a payment plan with no down payment, the following terms are amended:
 - First payment is due at the time the Note & Contract is signed. First payment date will be the same as the contract date. Dealer must collect and retain the first payment (Dealer will be funded the unpaid balance less the first payment and less the Retailer fee).
- **Retailer fee refund in event of default (*non-payment*):**
 - **Level A, B or C Retailers:** If a contract is cancelled due to customer default (*non-payment*) within 60 days
 - 100% of the Retailer Fee will be refunded. After 60 days the fee charged to the dealer is fully earned.
 - **Level D Retailers:** If a contract is cancelled due to customer default (*non-payment*) within 90 days
 - 100% of the Retailer Fee will be refunded. Between 91 to 120 days, 35% will be refunded.
 - After 120 days the fee charged to the dealer is fully earned.
 - **ZERO Down Program (all Levels):** If a contract is cancelled due to customer default (*non-payment*) within 60 days
 - 50% of the Retailer Fee will be refunded. After 60 days the fee charged to the dealer is fully earned.



THE FUNDING PROCESS.....

- **Retailer completes ZERO plan® paperwork and collects the customer down payment or the customer's first installment payment if the customer chose the ZERO Down program.**
- **Retailer sends Universal Lenders the funding packet and retains the down payment or the first installment payment if ZERO Down program is chosen.**
- **Upon receipt of the required documents, Universal Lenders will issue a funding check to the Retailer within 7 business days for the unpaid balance of the sale price less its fee (less 1st payment for ZERO Down program). The Payment Protect premium will be deducted if that option is chosen**
- **Using the proceeds from the funding check and the down payment or 1st installment payment the Retailer follows their normal remittance process and submits payment to provider to pay for the policy(s) just like a cash transaction.**



FUNDING Requirements

- **Signed ZERO Plan Note & Contract**
- **Signed Exhibit A to Note & Contract**
- **Customer Photo I.D.**
- **One Copy of the Policy or Product Warranty for Each Product Financed.**
- **To Activate Payment Protect include a Signed Copy of the Funding Checklist.**

For Courier & US Mail Service Send the Funding Packet to:

1011 Lake Street Suite 303 Oak Park IL 60301

To Email the Funding Packet Please Email to funding@thezeroplan.com

To Fax the Funding Packet please use 773-889-4508

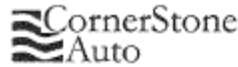


Common Document Problems

- **Universal Lenders not listed as lien holder on policy. This problem delays funding the most frequently. See the [sample policy to follow](#).**
- **Products sold are not eligible for the ZERO Plan program. Check our website to confirm eligibility.**
- **Sale prices on all product policies must equal sale price on ZERO Plan Note & Contract.**
- **Sold date on policies not the same as ZERO Plan Note & Contract date.**
- **Missing social security number.**
- **Mobile phone number missing.**



Sample Policy



VEHICLE SERVICE CONTRACT

Administered by:
CornerStone United, Inc.
1070 Main Ave. NW
Hickory, NC 28601

Obligor for AZ:
Dealers Alliance Corporation
240 North 9th, Suite 350, Columbus, OH 43215
1-800-282-8913

For inquiries concerning this CONTRACT contact CornerStone at 1-855-912-2770

EXTENDED CARE

Vehicle Purchase Date (m/d/yyyy)	Contract Purchase Date (m/d/yyyy)	Contract #
01/30/2017	01/30/2017	CSAECE302547
Customer Last Name PARR	First Name VONYALE	M.I.
Co-Buyer Last Name WAY	First Name A BETTER	M.I.
Street Address 16318 EDDINGER ROAD		Email Address INFO@ABETTERVEHICLE.COM
Home Telephone (301) 556-7640	City BOWIE	State MD
		Zip 20716

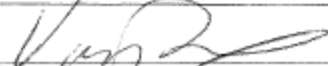

SELLING DEALER INFORMATION			
Dealer Name and Number AWESOME AUTO 706762CS	Salesperson	City, State LAUREL, MD	Zip 20707

VEHICLE INFORMATION			
Vehicle Identification Number 1HGCS12808A001916		Mileage 147895	
Manufacturer HONDA	Model ACCORD CPE	Model Year 2008	

ADDITIONAL EQUIPMENT / OPTIONAL COVERAGE			
ADDITIONAL EQUIPMENT / OPTIONAL COVERAGE - Boxes Must Be Checked If VEHICLE is Equipped With, Used For, or Meets The Following:			
Four Wheel Drive / All Wheel Drive	<input type="checkbox"/>	Seals & Gaskets Coverage	<input checked="" type="checkbox"/>
Turbo/Super Charger	<input type="checkbox"/>	Drive Axle Coverage	<input type="checkbox"/>
Diesel Engine	<input type="checkbox"/>	Cooling Coverage	<input checked="" type="checkbox"/>
Commercial Usage	<input type="checkbox"/>	Fuel Delivery Coverage	<input checked="" type="checkbox"/>
Lifted or Lowered Body/Suspension / Oversized Tires (maximum of 6 inches lifted / 3 inches lowered / tires no more than 6 sizes larger than OEM)	<input type="checkbox"/>	Steering Coverage	<input checked="" type="checkbox"/>
Shortened Waiting Period	<input checked="" type="checkbox"/>	Suspension Coverage	<input checked="" type="checkbox"/>
Day 1 Coverage	<input type="checkbox"/>	AC Compressor Coverage	<input checked="" type="checkbox"/>
		Electrical Coverage	<input checked="" type="checkbox"/>
		Brake Coverage	<input checked="" type="checkbox"/>
		Enhanced Limits of Liability	<input type="checkbox"/>

PLAN DEDUCTIBLE	TERM OF COVERAGE	RETAIL PRICE OF THE VEHICLE (before taxes)	COVERAGE LEVEL
\$ 250 If left blank, \$100 deductible will apply.	Term of Service Contract 60 Months 100000 Miles	\$ 11600.00 SERVICE CONTRACT RETAIL COST \$ 6806.00	Engine & Transmission <input checked="" type="checkbox"/> Powertrain Plus <input type="checkbox"/> Advantage <input type="checkbox"/> Supreme <input type="checkbox"/>

LIENHOLDER INFORMATION			
Lienholder UNIVERSAL LENDERS LLC		Telephone (866) 954-1050	
Address PO BOX 4179		City/State OAK PARK, IL	Zip Code 60303

 CONTRACT HOLDER'S SIGNATURE Date 1/30/17	 DEALER'S SIGNATURE Date 1/30/17
I hereby certify that I have read and understand the terms and conditions of this CONTRACT, including the exclusions and limitations contained herein.	
As the authorized representative of the SELLING DEALER, I certify that the VEHICLE is covered by this CONTRACT and the said VEHICLE meets all the requirements supplied by the ADMINISTRATOR to the SELLING DEALER.	

Make Sure Universal Is The Lien Holder





Preserve Profits by Reducing Cancellations.

- **We Report to the Credit Bureaus. Customers Care About Their Credit Score!**
- **A Friendly Payment Reminder via Text and Phone Call at 5 Days Delinquent.**
- **A Late Notice at 10 Days Delinquent via Text and Phone Call**
- **Dealership Involvement Utilizing Our Exclusive “**Save A Deal**” Program.**
- **Insure Your Profits by Placing a Payment Protect Policy on Your Customer’s Payment Plan**



Save A Deal Program

In an effort to enlist the dealership's help to avert a cancellation and profit chargeback Universal developed the following program:

- On the 20th day of Delinquency Universal will send the customer a “Cure” letter stating that unless the past due balance is paid within 10 days the financed policy(s) will be cancelled
- This letter is mailed Certified-Signature Required.
- That same day Universal will fax a copy of the “Cure” Letter to the designated Save A Deal employee at the dealership. This designated employee was chosen at the time of enrollment.
- The designated employee will make sure the appropriate person at the dealership gets the “Cure” Letter so that a phone call can be made to the customer requesting payment.

**Save A Deal saves 70% of all customers who reach
20 days Delinquent!**



UNIVERSAL
LENDERS LLC

FAX COVER SHEET

TO: _____, OR F&I MANAGER

COMPANY: _____

FAX No: _____ # 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 SAVE-A-DEAL AND SAVE A CHARGEBACK!

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.

Sample Save A Deal Fax Face Sheet

Note: The 2nd page of the fax
is a copy of a Cure Letter
sent to the customer.



IntelliSmart Payment Protect

The ZERO Plan has partnered with IntelliSmart to provide payment protection should your customer involuntarily lose their job. If your customer involuntarily loses their job this policy will make up to 6 payments on the customer's behalf directly to the ZERO Plan!

It is Simple and Easy!

- **If the Retailer chooses to protect an account the Funding Checklist will be signed authorizing the policy to be added to the account. The signed Funding Checklist will be included with the funding request.**

†Intellismart Payment Protect

AVOID a chargeback if your customer loses their job!

Benefits include up to 6 payments made on behalf of your customer

I authorize Universal Lenders to add Payment Protection to this account. I understand the premium for this protection will reduce the payment plan funding amount. IntelliSmart Payment Protect is administered by Dealer Loyalty Protection, Inc. and is not associated with Universal Lenders LLC. All benefits are subject to membership Terms & Conditions and are solely the responsibility of Dealer Loyalty Protection, Inc.

Dealer Signature

Joe Jones

Printed Customer Name

YOU MUST INCLUDE THIS SIGNED FORM IN YOUR FUNDING PACKET IN ORDER FOR THIS PROTECTION TO BE PLACED ON THE CUSTOMER'S BEHALF. Coverage cannot be placed after the account is activated or funded.

- **There is a flat premium of \$99.00 to place the policy. Should the Payment Protect policy be added to the account the funding check will be reduced by this premium amount.**
- **The ZERO Plan will notify the customer that this protection was added to their account and provide the customer with the agreement.**



Cancellations

Customer Request to Cancel Financed Products:

This request would be handled following the same procedure you have used in the past. The customer would need to prove that their obligation to Universal Lenders as the lien holder has been PAID in order to have a refund check issued in their name only. Fax to 773-889-4508 or email to cancellations@thezeroplan.com a copy of the cancellation form. If a balance is still due to Universal Lenders then a cancellation invoice will be issued to the dealership to close the account.

Universal Request to Cancel Financed Products due to Default:

In the event our collection efforts fail and it is necessary for Universal Lenders to request cancellation of the financed products we will fax a cancellation invoice to the designated person at the Dealership. Upon receipt the policy(s) will be cancelled by the Retailer who will receive a prorated refund of the cost paid. Universal will be paid by the Retailer the amount owed on the customer account.



ZERO Plan Initiated Cancellation

THINGS TO KNOW

- We will invoice the dealership for the lower of the customer account balance or the customer pro-rated refund of the policy cost based upon time and not miles. This is in your retailer agreement.
- Once you receive your Cancellation Invoice payment is due upon receipt per our retailer agreement.
- When cancelling the policy with the provider/administrator estimate the miles based on the terms of the policy. Example: 36 month/36000 miles VSC Policy should use 1000 miles for each month driven which is added to mileage at the time of sale. **Universal has no way to know the miles on a vehicle at the time of cancellation due to default**
- NEVER REFUND ANY AMOUNT TO THE CUSTOMER UNTIL UNIVERSAL LENDERS HAS BEEN PAID AND THE ACCOUNT IS CLOSED. IF YOU PAY THE CUSTOMER BY MISTAKE YOU WILL STILL HAVE TO PAY UNIVERSAL.
- Universal Lenders does not issue refunds to customers. It is up to the dealership to determine if a customer has any refund due based upon state laws and dealership policy.



ZERO Plan Forms Origination

- **ZERO Plan® FormsBuilder**

Create and print the ZERO Plan Forms Using Our Web Site. You Can Choose Basic Forms Origination or Choose to E-Rate & E-Contract the Policies Being Financed as well. Your Choice!

- **Administrator's E-Contracting Integration**

For Single Provider Service Contract Sales We Integrate the ZERO Plan Forms Origination On Many Provider's E-Rating & E-Contracting Web Sites.

- **F&I Platforms(example:Darwin)**

ZERO Plan Forms Origination With E-Rating And E-Contracting Is Available Thru Many Platform Partners. DMS Integration is an Option.

- **ZERO Plan® Menu Plus Other Menu Providers**

Provides E-Rating & E-Contracting For All Policies And The Zero Plan Forms. Menu Presentation of Product Packages Using ZERO Plan Payments sells CASH customers! DMS Integration an Option.

Check our Website for Current Integrating Partners



Sample Note & Contract

Note: Finance Charge May Display Negative Pennies Due to Rounding Problems

No. _____
(To be inserted by Universal)

NOTE AND CONTRACT

Premium Payment Plan ("Agreement")

UL Rev 06/18

Purchaser of Product ("Buyer")
BILL HAAS
JILL HAAS
 NAME
 123 PARK
 STREET ADDRESS # 202
 CHICAGO IL 60610
 CITY, STATE, ZIP
 323-42-8745 : 547-85-9123
 SOCIAL SECURITY #
 (321) 333-3214
 HOME PHONE #

Seller of Product ("Seller")
ABC FORD
 SELLER NAME
 2655 FRAMINGHAM
 STREET ADDRESS
 CHICAGO IL 60707
 CITY, STATE, ZIP

Protection Product ("PP") Information

AUL VSC 72/72K 3200.00
 IAS TIRE-WHEEL 72/72K 599.00
 DENT ZONE DING 72/999K 799.00

ITEMIZATION OF AMOUNT FINANCED

Cash Price \$ 4598.00
(Seller may retain a portion of this amount.)

Sales Tax (if applicable) + 0.00

Down Payment - 459.80

Payment Plan Amount = 4138.20
(Unpaid Balance of Total Sale Price, including tax if appl)

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL SALE PRICE
0.00 % The cost of your credit as a yearly rate.	\$ 0.00 The dollar amount the credit will cost you.	\$ 4138.20 The amount of credit provided to you or on your behalf.	\$ 4138.20 The amount you will have paid after you have made all payments as scheduled.	\$ 4598.00 The total cost of your purchase on credit, including your down payment of: \$ 459.80 (Down Payment Amt)

Your Payment Schedule will be:

# of Payments	Payment Amount	When Payments are Due
12	\$344.85	Monthly, starting 08/19/2019

Security: You are giving a security interest in the Protection Product being purchased, any unearned premiums or other interests in the Protection Product, and any proceeds or refunds for early cancellation thereof.

Late Charge: If a payment is received more than 10 days after the scheduled payment date, you will be charged the greater of: 1) 5% of the installment payment, or 2) \$15.00 (or the maximum amount permitted by law).

Prepayment: If you pay off early, you will not have to pay a penalty.

Estimates: All numerical disclosures, except the amount of late charge, are estimates.

See your contract terms below and on Exhibit A for any additional information about non-payment, default, and refunds.

To contact Universal Lenders LLC with questions about your payment plan, call Toll Free: ▶ (866) 954-1050 ◀

Buyer has agreed to purchase from Seller a Protection Product ("PPP"), issued by Administrator, and to make payments under The Zero Plan® Program, which is a premium payment plan. Buyer acknowledges that Seller will assign this Note & Contract to Universal Lenders, LLC ("Universal"), or its nominee, whose mailing address is PO BOX 4179, OAK PARK, IL 60303-4179.

PROMISE TO PAY: Buyer has paid Seller the Down Payment shown in the amounts set forth above. Buyer agrees to pay the remaining unpaid balance according to the payment schedule above, together with any additional delinquency charges or service fees that may be assessed: 1) pursuant to the provisions of this Agreement, or 2) as provided to effect repayment or servicing of the account. (A complete listing of customary service fees may be obtained from Universal's website at: the-zero-plan.com). Buyer will make all monthly payments when due to Universal. If any scheduled payment is not received within 10 days of its due date, then Universal may impose a late penalty in the amount of five percent of the payment amount or fifteen dollars, whichever is greater. As a courtesy provided by Universal to facilitate repayment, Buyer may select one of the convenience repayment options below (if no payment option is selected, Universal will mail a set of installment payment coupons to Buyer, at the address provided above, upon account activation. Universal does not mail monthly statements.)

Payment Option #1: ▶ AUTHORIZATION FOR ACH DIRECT DEBIT ◀ (ACH from Checking or Savings Account) Checking Savings
 Buyer authorizes Universal to instruct Buyer's financial institution to make the applicable number of consecutive monthly payments, in the amounts and at the times set forth above (and as outlined in the "Automatic Payments" provisions attached hereto). This authority will remain in effect until the Note & Contract is paid-in-full, together with applicable charges if any, or until Universal has received written notification of termination from Buyer in time to allow reasonable opportunity to act on such notification.

Name of Bank _____ Bank Routing # _____ Account # _____

Payment Option #2: ▶ AUTHORIZATION FOR CREDIT OR DEBIT CARD PAYMENT ◀ (\$4.00 per payment Convenience Fee)
 Buyer authorizes Universal to make the applicable number of consecutive monthly charges to the Buyer's credit/debit card listed below, in the amounts and at the times set forth above (and as outlined in the "Automatic Payments" provisions attached hereto). This authority will remain in effect until the Note & Contract is paid-in-full, together with applicable charges if any, or until Universal has received written notification of termination from Buyer in time to allow reasonable opportunity to act on such notification.

Credit / Debit Card # _____ Expiration Date _____ / _____ 

NOTICE TO THE BUYER: 1. DO NOT SIGN this contract before you read it or if it contains blank spaces. 2. You are entitled to an exact copy of the agreement you sign. 3. Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge. 4. Keep this agreement to protect your legal rights.

Buyer agrees to the terms and conditions of this agreement, including the provisions attached hereto as Exhibit A. By the signature(s) below, Buyer(s) acknowledge receipt of a completed copy of this contract.

Buyer Signature _____ Co-Buyer Signature _____
 SELLER'S SIGNATURE _____ Salesperson Name James Jones DATE: 07/20/2019

NOTICE TO BUYER: FURTHER PROVISIONS ON EXHIBIT A



Sample-Exhibit A

Note:
Customer must sign the 2nd
Page Exhibit A.

EXHIBIT A – PROVISIONS TO NOTE AND CONTRACT

UL Rev 10/15

LATE CHARGE: Unless Universal has received a written cancellation notice from Buyer, Seller or Administrator, if any installment payment is not received within 10 days of the due date, Universal may impose a late charge in the amount of five percent of the payment amount or fifteen dollars, whichever is greater.

DEFAULT and CANCELLATION BY UNIVERSAL: If Buyer shall fail to make any scheduled payment within 30 days of its due date, or if Buyer shall default in the payment or performance of any other obligation or indebtedness due to Universal, or if any proceeding shall be instituted by or against the Buyer under any bankruptcy or insolvency statute or for an arrangement, or if Buyer shall make an assignment for benefit of creditors, then upon any of the foregoing events of default, at the option of Universal, and if the PP provisions provide for cancellation, then Universal may cancel the PP without further notice or participation by Buyer. Accordingly, Buyer authorizes Universal to cancel the PP in the event of default, and to notify and direct the Seller and/or Administrator to cancel the PP in the Buyer's name. No act or inaction by Universal or its employees shall be construed to waive any default or to grant any additional grace period with respect to any default for failure to make any payment when due.

POWER OF ATTORNEY: Following any failure by Purchaser to make payment when due, default, or any act of Cancellation, Buyer hereby irrevocably appoints Universal as its true and lawful attorney-in-fact with respect to the PP until all amounts payable hereunder are paid in full. Universal shall have full power under this power of attorney to: 1) cancel or reinstate the PP; 2) endorse or execute, in Buyer's name, all checks issued and all other documents or instruments relating to the PP; 3) receive, demand or sue for any amounts relating to the PP due and owing to Universal by Administrator, Insurer, Seller, or other obligor and 4) take such other actions as are deemed necessary to further the purposes of this Agreement.

CANCELLATION BY BUYER: If the provisions of the PP provide that it may be cancelled and if Buyer decides to cancel the PP before making all of the scheduled payments, then Buyer must send written notice of such election to cancel to Universal. Buyer must subsequently follow all cancellation procedures outlined in the PP policy in order for such cancellation to be effective.

EFFECT OF CANCELLATION, DEFAULT & ASSIGNMENT: Following any act of cancellation, the payment schedule shall cease and the Buyer will have no further obligation to pay any amounts not yet due, excepting for any payments, indebtedness and earned premiums that become due to Universal prior to and as of cancellation. Buyer agrees that any unearned premiums, proceeds and cancellation refunds from the PP are assigned by Buyer to Universal and that any cancellation proceeds or refunds due under the PP shall be made payable solely to Universal by the Seller and/or Administrator. Universal will refund to the Buyer any surplus or credit balance on account after application of any proceeds to: 1) any remaining payments not yet due or payable on this Note; 2) any other amount payable, indebtedness, or obligation due Universal; 3) any unearned premium or contract charges; and 4) all reasonable collection costs, including certified postage and any other expense incurred by Universal to notify Buyer of a default or to effect cancellation of the PP. If the terms of a PP do not provide for its cancellation, then Buyer acknowledges that any other PP benefits and product warranties will be similarly terminated.

ASSIGNMENT OF CERTAIN RIGHTS: As security, in the event of default or cancellation, Buyer hereby assigns to Universal all of Buyer's right, title and interest in and to the PP being financed, including Buyer's rights to cancel or reinstate the PP(s), and to receive proceeds thereof, up to and including any unearned premiums or contract charges, and refund amounts due under the PP.

BUYER CANCELLATION WHEN MULTIPLE PRODUCTS FINANCED: If two or more PP's are financed together on the same Note & Contract, and if the Buyer elects to cancel any cancellable PP(s) but does not elect to cancel, or by lack of provision cannot cancel, all of the remaining PP's financed, then Buyer agrees that: 1) any cancellation proceeds and refunds shall be directed to Universal and applied to the account balance as outlined in the provisions above; 2) the payment schedule shall not cease and Buyer will continue to pay such successive monthly payment when due, until any remaining balance or indebtedness owed to Universal on account for any non-cancelled PP(s) are paid-in-full; 3) upon cancellation, Universal may cancel or terminate any remaining PP(s) in accordance with this Agreement.

TRANSFER and ACCELERATION: This Agreement, any right to cancel, and all payments, obligations or indebtedness created herein are not transferable, unless made by express written agreement with Universal. If the PP contains a provision in which the rights or benefits granted to Buyer under the PP may be transferred, and if Buyer seeks to transfer the remaining coverage to a new owner, then Buyer agrees that any remaining payments not yet due under this Agreement shall accelerate and become immediately due and payable. Any action taken by Buyer to transfer the PP without Universal's knowledge and written consent, before all payments, indebtedness and obligations to Universal have been satisfied, shall constitute an act of default, and Universal may proceed to cancel the PP and obtain refund as provided in this Agreement.

PAYMENTS AFTER CANCELLATION: Any payment made by Buyer after Universal has requested cancellation for default will not constitute a reinstatement of the PP but shall be applied to Buyer's outstanding obligations under this Agreement. Neither the acceptance nor the application of any such payments shall constitute an undertaking by Universal to take steps to attempt to reinstate such PP or constitute a waiver of any default hereunder.

ACCEPTANCE, RATIFICATION, ACCURACY: This Agreement shall be effective upon signature by Buyer, or where applicable, upon the mailing or other transmittal of this Agreement to Buyer. Receipt of the first payment by or on behalf of the Buyer serves to ratify this Agreement even if the Agreement is not signed by the Buyer. Universal shall have the authority to revise this Agreement to insert or modify any label or term that was previously omitted or inaccurate at the time of execution (including but not limited to the due date of the first monthly payment) upon written notice to Buyer, unless Buyer objects to such changes in writing. In addition, if the total of payments due hereunder are changed due to action taken by the Seller or Administrator (as as a result of underwriting considerations, substitutions, Seller discounts, errors or omissions), Universal shall have, following Buyer's authorization, the right to revise the figures on the face of this Agreement.

AUTOMATIC PAYMENTS: If Buyer chooses Payment Option #1 (ACH Direct Debit) or Payment Option #2 (Credit/Debit Card), then Buyer hereby authorizes Universal Lenders LLC to initiate periodic electronic funds transfers or recurring monthly charges, to the bank account or credit/debit card provided, to satisfy the repayment of this Agreement. Automatic Payments will be processed monthly on due date, unless it is a non-banking or bank holiday, then it will be re-scheduled for the next regular banking day. Buyer shall pay to Universal \$25 for each check or ACH debit that is dishonored by Buyer's bank, and \$50 for each credit/debit card transaction that is charged back by the Buyer's card issuer. If Universal is unable to process any Automatic Payment, or if any Automatic Payment is returned, dishonored or charged back, then Buyer will be removed from Automatic Payments and agrees to make the required payments using another payment method. Buyer may discontinue Automatic Payments any time however Buyer agrees to provide a minimum of 3 business days advance notice in order to act upon such request. Buyer understands and agrees that the failure to provide written notice of election to cancel shall not constitute any undertaking or obligation by Universal to refund any monies received after cancellation, excepting that any such monies received after cancellation will be credited to the Buyer's account and will reduce the outstanding balance retained by Universal from any cancellation proceeds. If the Automatic Payment is charged to a credit or debit card, then Buyer authorizes Universal to increase each Automatic Payment by a \$4.00 convenience fee. Buyer agrees that the sum of all scheduled convenience fees, calculated by multiplying the number of payments by \$4.00, may be added to the face value of the Note & Contract and represented in the account balance from time to time unpaid, and will be related upon early payoff or cancellation to the extent of the number of payments actually charged to Buyer's credit or debit card. Buyer agrees to provide and update the account information we keep on file to process Automatic Payments (such as the expiration date, card number or billing address associated with the card). If an Automatic Payment is declined or dishonored for Buyer's failure to provide or update required information, then Buyer agrees to pay a \$25 maintenance fee.

ASSIGNMENTS: Universal may, with or without notice to Buyer, assign or pledge its rights, title and interest in, to and under this Agreement and the collateral and power of attorney herein described. Upon notice from any assignee, Buyer shall pay all payments to such assignee without deferral, offset or counterclaim as to such assignment.

ENTIRE AGREEMENT: This Agreement constitutes the entire agreement between Buyer and Universal. It supersedes any other written or oral agreement between the parties, and, except as otherwise set forth herein, may be modified only in writing signed by both parties.

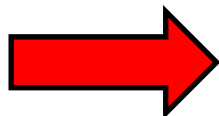
REMEDIES, GOVERNING LAW, WAIVERS: This Agreement shall be governed and construed in accordance with the laws of the State of Illinois without regard to applicable conflict of law principles. Each provision hereof shall be interpreted so as to be effective and give the greatest effect to such provision. If any provision hereof is held to be unenforceable or invalid under applicable law, such provision shall not impact the validity or enforceability of the remaining provisions hereof. Any disputes in court or legal actions or proceedings arising out of or from or related to this Agreement or the PP, shall be brought only in courts having situs within Cook County, Illinois, and each party hereby consents and submits to the jurisdiction of any local, state or federal court located within Cook County, Illinois and waives any right it may have to transfer the venue of any such action or proceeding. Universal's failure to require strict performance of any provision hereof or to exercise any of its rights hereunder shall not waive or relinquish any future right under such provision and the provision shall continue and remain in full force and effect. Universal shall be entitled to its reasonable attorney's fees and costs incurred in the enforcement of any provision of this contract.

MISCELLANEOUS: The content and format of this agreement have been adopted to provide Buyer with important information in a clear and familiar form, and their use does not imply that any particular federal or state law relating to lending or installment sales is applicable to this agreement or the transaction it contemplates. Seller's signature on this Agreement, or the subsequent acceptance and negotiation of any proceeds advanced by Universal to Seller under this Agreement, creates an assignment per the terms of the Retailer Agreement between Universal and Seller.

Notice to California Residents: If married, you may execute this agreement separately as an individual.
Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers this law.
Notice to Pennsylvania Residents: Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of the goods and services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed the amount paid by the debtor hereunder.

Buyer Signature _____

Co-Buyer Signature _____





Sample- New Account Information Form

Note: This form should be given to the Customer as a summary and to use if their welcome letter is not received prior to the first payment date.

UNIVERSAL
LENDERS LLC



NEW ACCOUNT INFORMATION

BILL HAAS
JILL HAAS
123 PARK # 202
CHICAGO IL 60610

Date: 07/20/2019

Ref: PAYMENT PLAN

RE: Your Payments | Warranty, Extended Service Contract, and/or Vehicle Protection Products

Congratulations on your purchase! Rest assured your vehicle is in good hands with the protection product(s) you just purchased from **ABC FORD**

The Universal Lenders' team welcomes you to The ZERO Plan[®]. We are the finance company that will be collecting payments from you. First, we want to thank you for giving us the opportunity to assist you with your purchase.

IF YOU HAVE ANY QUESTIONS, please call Universal Lenders at (866) 954-1050 or visit our website at: theZEROplan.com. Please note that it may take your dealer 10-20 days to submit the paperwork to Universal for processing. We will not have information about your account until received from the dealer. After we receive and activate your account we will send a similar letter, to the address noted above, with your account number. *Within a couple weeks, be on the lookout for an envelope coming from THE ZERO PLAN (with the above logo), which will have your detailed account information.* Below is a summary of your payment plan:

# of Payments	Payment Amount	When Payments are Due
12	\$344.85	Monthly, starting 08/19/2019

► AUTOMATIC PAYMENTS ◄

IF YOUR DEALER ENROLLED YOUR ACCOUNT IN AUTOMATIC PAYMENTS, the information we will use to debit your payment each month is listed below. **Please double-check the information for accuracy.** Note that if the information supplied to us is incorrect or expired, a \$25 fee may be charged for returned/declined payments. Universal Lenders generally requires at least 3-business days advance notice in order to make any changes to the any automatic payment.

**** NO AUTOPAY OPTION SELECTED ****

If your account is not enrolled in automatic payments, you can mail your payments to us. Payments can be mailed to:

UNIVERSAL LENDERS LLC
PO BOX 4179
OAK PARK, IL 60303-4179

(866) 954-1050 | theZEROplan.com

Universal Lenders does not mail monthly statements. For accounts not enrolled in automatic payments, upon activation we will mail a set of payment coupons to the address listed above to remind you of the due dates. However, the payment coupons we send are a courtesy — your payments are due as outlined above and in the contract you signed, and your failure to receive any mail from us does not relieve or waive your duty to pay. Your warranty may be cancelled if payment(s) are not received when due. If you do not receive payment coupons prior to the due date listed above, please call our office. Payments may be made by phone, for a \$15 service charge, by calling our office at (866) 954-1050.



Funding Checklist & Accounting

Note: This form is not required for funding. It is an internal form to be used to help the dealership account for the transaction and include the proper documents when funding is requested.

If the Payment Protect program is desired then the this form is signed and a copy included with the funding request.

FUNDING CHECKLIST & FINAL ACCOUNTING

DATE: 02/08/2012 Seller/Dealer: Jacobs Twin Buick
 Buyer(s): Joe Jones, Jane Jones

Product(s) Sold	Sale Price	Cost	Profit
GMC Warranty / Description goes here	\$175.00	-	=
Tire Wheel / Description goes here 2	\$275.00	-	=
Scratch and Dent / Description goes her	\$375.00	-	=
Washing / Description goes here 4	\$475.00	-	=
Paint Protection / Description goes her	\$575.00	-	=
PRODUCT TOTALS :	*		

*Sale Price Totals must match Cash Price listed on Payment Plan

FINAL ACCOUNTING

Amount Financed	\$1,199.99
<i>Less Amounts Withheld by ULZERO Plan</i>	
First Payment (if No Down Payment Option is Selected)	-
ZERO Plan® Fee	-
Intellismart Payment Protect Option	-
Other	-
Amount Due from ULZERO Plan	=
Collected by Dealer (Down or First Payment)	+
TOTAL DEALER CASH RECEIVED :	▶▶▶ =
<i>Less Amounts To Be Paid/Remitted by Dealer</i>	
Product/Policy Cost(s) (Pay to Address/Writer Co)	-
Sales Tax (Pay to State/Local Taxing Authority)	-\$103.00
TOTAL PROFIT	▶▶▶ =

Intellismart Payment Protect

AVOID a chargeback if your customer loses their job!

Benefits include up to 6 payments made on behalf of your customer

I authorize Universal Lenders to add Payment Protection to this account. I understand the premium for this protection will reduce the payment/lease funding amount. Intellismart Payment Protect is administered by Dealer Loyalty Protection, Inc. and is not associated with Universal Lenders. Benefits are subject to membership Terms & Conditions and responsibility of Dealer Loyalty Protection, Inc.

Joe Jones
Dealer Signature Printed Customer Name

YOU MUST INCLUDE THIS SIGNED FORM IN YOUR FUNDING PACKET IN ORDER FOR THIS PROTECTION TO BE PLACED ON THE CUSTOMER'S SERIAL#. Coverage cannot be placed after the account is activated or funded.

FUNDING

Funding contracts that meet our requirements will be paid out within 7 business days of our receipt. Contracts that contain errors, missing information, or do not meet program requirements will require additional time to process and may be rejected or unfunded until all problem(s) are resolved.

REQUIRED DOCUMENTS FOR FUNDING:

- Universal Lenders Copy of Note & Contract (Payment Plan).
*Note that the "Customer" and "Dealer" copy of web generated forms each contain required information. Make sure to send "Universal Lenders" copy.
- Exhibit A to Note & Contract (Page 2 Additional Provisions) with customer signature.
- Copies of ALL products/policies being financed
▶ Sale Price Totals must match Cash Price listed on Payment Plan
▶ Universal Lenders MUST BE LISTED AS LIENHOLDER on all product(s) financed.
- Photo ID
- To activate Intellismart Payment Protect, this form must be signed by dealer above and included in the funding packet when remitted to Universal.

SEND FUNDING PACKAGE WITHIN 10 DAYS OF SALE TO UNIVERSAL LENDERS LLC:

<div style="border-bottom: 1px solid black; padding-bottom: 2px; text-align: center; font-weight: bold; font-size: x-small;">Electronically (must be clear & legible)</div> email: funding@theZEROplan.com fax: (773) 889-4508	<div style="border-bottom: 1px solid black; padding-bottom: 2px; text-align: center; font-weight: bold; font-size: x-small;">By Mail</div> PO BOX 4179 OAK PARK, IL 60303-4179	<div style="border-bottom: 1px solid black; padding-bottom: 2px; text-align: center; font-weight: bold; font-size: x-small;">By Courier (Fed-Ex/UPS)</div> 1140 LAKE ST STE 202 OAK PARK, IL 60301-1050
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Business Manager's Resources

Access our website at www.thezeroplan.com

Your dealership received a user and password. If you don't know your user or password contact universal. use this site to download all resources needed to use the ZERO Plan.

ZERO Plan® Partners

Overview of the ZERO Plan® and Universal Lenders LLC

Trouble Shoot ZERO Plan Program Problems

ZERO Plan® Training Material and FACT Sheets

Current Program Guidelines, Retailer Fee Schedule and ZERO Plan News

ZERO Plan Menu- Increase Revenue With Payment Presentations

Agent/Administrator Resources & Enrollment Documents

Install-Update ZERO Plan Programs

E-Contracting - Partners That Integrate With The ZERO Plan

How Do I Contact Universal Lenders LLC?

Products Eligible for ZERO Plan Financing



Customer Service

Refer Your Customers to Our Website to Address Most Concerns.



Business Partner Login

User:

Password:

Sign in

[Forgot Password? Need one?](#)

The ZERO Plan[®] 0% Payment Solutions

[Home](#)

What do you want to do?

[Who is Universal Lenders LLC ?](#)

[Manage Account, Customer Service, Policies & Procedures](#)

[Manage Automatic Payments](#)

[Make a Payment & How to Pay](#)

[ABOUT YOUR WARRANTY... coverage... eligibility... repairs... claims...](#)

[Cancel your Service Contract or Warranty](#)

If your question is not listed, [please Contact Us.](#)



Still have Questions?

Call us toll free at 866-954-1050

Or

Email us at info@thezeroplan.com