



Exhibit A Zero Plan® Program Terms & Guidelines

Dealer Fees and Repayment Terms

The amount paid to the Dealer for the purchase of a ZERO Plan® Note & Contract **will be reduced** by the Dealer Fee detailed below. The Dealer Fee is considered fully earned as soon as Universal purchases the Note & Contract from the Dealer. Prior approval is required before financing a product using The ZERO Plan®

Guidelines

Dealer agrees to submit Notes & Contracts following the guidelines below. Any Note & Contract tendered to Universal not following the guidelines below will not be purchased by Universal and will be returned to Dealer.

Remaining Coverage of Automotive Policy	Min. Down Payment Required	Max Monthly Repayment Term Allowed	<u>Minimum</u> Amount to Finance	Dealer Fee Calculated as a % of the Unpaid Balance
24 Month Or Longer	10% 10%	12 18	\$500.00 \$500.00	13.0% 16.0%

Funding Requirements

- 1) Executed Note & Contract
- 2) Lienholder copy of each Policy being financed – must show Universal Lenders, LLC as the lien holder on the policy.
- 3) A legible copy of the customer's driver's license
- 4) Payment Authorization Form (Required for ACH & Credit Card Payment only)