





myAutoloan.com is a registered trademark of Horizon Digital Finance, L.L.C.

About Us

- Established in March 2003
- Operating an Online Direct Lending Marketplace Models
- Providing Customers with up to 4 Direct Loan Offers
- Accepting Applications in 48 states (not in AK and HI)
- Empowering Customers with "Same as Cash Buying Power"
- Now Connecting Customers to Preferred Dealers!





It's the first, "preapproved, check-inhand, we want what your selling" auto lead program

Preferred Dealer Program

- National network of quality car dealers ready to gain new, real time, ready-to-buy customers
- Highly qualified intent driven customers routed to you based on specific types of vehicles they are interested in buying.
- Portion of our customers will be approved with a check-in-hand
- Customers only sold <u>ONE</u> time to an exclusive Preferred Dealer
- No dupes, no fakes... "REAL LENDERS REAL LOANS REAL CUSTOMERS®"







































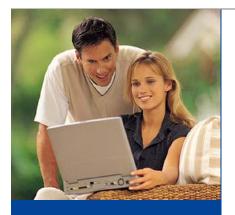


We maintain *top* rankings among the leading search engines to generate serious, in-market customers

Our Network







Customers complete a credit application AND select the type of loan and vehicle they're looking to buy

Credit App & Vehicle Select

Primary Information —	
First Name: Last I	Name:
Address: City:	State:Select ▼ Zip:
Personal Information Email: Confirm Email: Time at Residence: Residence Type: Primary Phone: Date of Birth: Social Security Number: Presonal Information Year(s) Month(s) Rent/Mortgage (Per Month): Ext.: Secure Connection	Employer Information Employer: Phone: Ext. Job Title: Employment: Year(s) Month(s) Gross Monthly Income (\$): Other Income (\$): Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation
Vehicle Information Vehicle Type: ○ New ○ Used ○ Undecided What vehicle makes are you considering? (If undecided, what makes the considering?) If undecided, what makes the considering? First Choice: Select Make If undecided, what makes the considering? I Accept By checking the "I Accept" checkbox, you authorize Road to help you find the vehicle of your choice.	





Every customer agrees to work with your dealership to facilitate the purchase of their new vehicle.

Opt-in to work with a Preferred Dealer

□ LAccept By checking the "LAccept" checkbox, you authorize RoadLoans to share your application and related information with a Dealer to help you find the vehicle of your choice.

Submit Your Application ✓ Lagree to Electronic Documents RoadLoans is dedicated to helping you find vehicle financing. If we are not able to offer you a loan, ☑ I Accept RoadLoans will try to help by submitting your application to a third party company which may be able to offer or arrange for a direct loan and/or dealer financing. RoadLoans is not responsible for the services provided by these companies or the dealers to whom you are referred. By agreeing to the left, you authorize RoadLoans to share the information in your application to a third party lender or referral company. I certify that all of the statements in this application are true and complete and are made for the purpose of obtaining credit. ☐ I Accept I have a valid drivers' license and have also read and understand the Privacy & Legal Statement. By clicking the "Submit Application" button below, you agree to provide and/or authorize RoadLoans and/or lending or affiliate partners to obtain such additional information as we may require, including credit reports, in order to complete the processing of your application, and to release information concerning your credit record and standing with us to consumer reporting agencies and other appropriate entities. Submit Application





Up to 4 loan Offers in Minutes!

Pick the loan offer that is best for you

Real Lenders – Real Loans – Real Time

My Loan Offers

SIDE-BY-SIDE OFFER COMPARISONS

LOAN OFFER FROM:









Loan is valid until:	07/20/2008	07/18/2008	07/20/2008	07/20/2008
Your loan offer is:	\$16082	up to \$17400.00 (max)	\$17400.00 (max)	up to \$16082 (max)
Your approved term:	48 Months	72 Months	54 Months	60 Months
Monthly payment: Based on your maximum Loan Amount: (Note: Your payment will be lower if you borrow less than the maximum amount. Calculators	\$381.01	\$325.83	\$381.01	\$330.26
Your maximum <u>loan to</u> <u>value</u> :	No Restrictions	110.00%	170.00%	170.00%
Your vehicle's maximum mileage:	No Restrictions	7000 (based on term)	80000 (based on term)	100000 (based on term)
Your vehicle's model year:	No Restrictions	2002 or newer	2003 or newer	2000 or newer
Annual Percentage Rate (APR):	6.45% APR	10.39% APR	8.30% APR	8.54% APR

LOAN DETAILS

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Customer Approved Email

Notification refers the customer to the Preferred Dealer



Dear John,

Now that you've been approved for an auto loan we would like to help you find the car you're looking for. myAutoloan.com has a network of franchised automobile dealerships, Preferred Dealers that excel in customer service and will work hard for your business. They understand you've been approved for financing and there is no need for you to complete another loan application that may affect your credit.

Simply **present Bill Thompson at Dallas Ford with your loan kit** from your select lender. Bill will help locate the car you're looking for and work to make your auto purchase a relaxed and enjoyable experience.

Your Preferred Dealer is:

Dallas Ford 123 W Main Street Dallas, TX 75201 Bill Thompson 214-365-1234 bthompson@dallasford.com

myAutoloan.com Customer Service





Dealer Approved Email

Notification gives the Preferred Dealer the customers contact information





The following customer has been *Approved for a loan through the Preferred Dealer Program and should arrive at your dealership with a RoadLoans Check in hand.

Customer information:

First Name: John Last Name: Smith

Address: 5255 Crown Point Dr. Apt. B

City: Dallas State: TX Zip: 75201

Home #: (214) 439-1388 Cell #: (214) 655-3311 Work #: (972) 268-4327 Email: smith317@yahoo.com

*This approved customer lead is presented to you and your dealership under the terms and conditions of our dealer agreement. As such you've agreed to accept the customers desire to use the lenders funding as presented. If for any reason the lenders approval terms and conditions need adjustment please contract the lender directly at the contact number listed in the funding check or package that the customer presents to you. If you have any questions concerning the RoadLoans loan approval, terms and/or stipulations please contact:

RoadLoans Loan Specialists

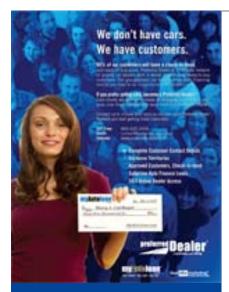
Phone Toll Free: 1-888-276-7202 Fax Toll Free: 1-877-766-4304

Loan Specialists Hours: Monday-Friday, 7am-7pm

Saturday, 8:30am-4pm CST loanhelp@roadloans.com

Thank you for your Business!





Customer receives 2 party check overnight!

Loan terms included in packet

Check in Hand

JOHN SMITH BARBARA SMITH	mvAutoloan*	myAutoloan Check No.	0001420744
5255 CROWN POINT DR. APT B DALLAS, TX 75201	13541034	VOID AFTER: 08/07/200	B 88-88/1113
Pay To The Order Of		\$	
	TO BE MADE PAYABLE TO A FRANCHISED DE	ALERSHIP	
		Dollars	:
NOT	VALID FOR LESS THAN \$7,500.00 OR MORE TI	HAN \$25,000.00	
	JP MORGAN CHASE BANK, N.A. For Inquiries Call 1-800-457-7191	JOHN SMITH	
& Security Agreement delivered	g this check you become bound by the Note to you by myAutoloan and bearing the above nding Requirements must be met in order for	BARBARA SMITH	
. ::00006?&	94: 12345678: 0145	.*00000 295 4 5.*	

EXAMPLE: THE LOAN TERMS

Maximum Loan Amount:	\$25,000.00	Minimum Loan Amount:	\$7,500.00
Loan term:	72 months	Loan Term:	72 months
APR:	9.39%	APR:	9.39%
Down Payment Required:	\$0.00	Down Payment Required:	\$0.00
Appx. Monthly Payment:	\$455.55	Appx. Monthly Payment:	\$136.67

Loan Type: Simple Interest with no prepayment penalty

Check Good Through: 08/07/2008

Your final monthly payment will be based on the actual amount that you write the check.





Dealer Sub-Prime Auto Lead Email

Notification gives the Preferred Dealer the customers contact information

Access customers
complete credit
application using
preferred dealer
login at:
www.preferred-dealer.net



The following customer is a **Sub-Prime Auto Lead** from myAutoloan.com. You can view the complete credit application using your dealer login at www.preferred-dealer.net.

Customer information:

First Name: John Last Name: Smith

Address: 5255 Crown Point Dr. Apt. B

City: Dallas State: TX Zip: 75201

Home #: (214) 439-1388 Cell #: (214) 655-3311 Work #: (972) 268-4327

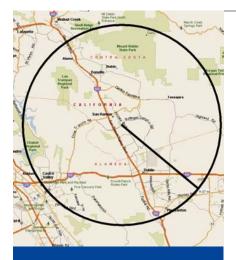
Email: smith317@yahoo.com

Thank you for your business!

myAutoloan.com

dealer.services@myautoloan.com





Regulate Lead Flow
Ability to change
monthly, weekly or
daily

Customize your Program

How many customer leads do you want?

- Mile radius = recommended 20 miles, geo-target, zip, county, etc.
- Minimum income = recommended \$1,500

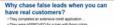
Vehicle Class Selection:

- New, used and undecided
- Import, domestic, and/or all

ALL Imports	□ New	□ Used		ALL Domestics	□ New	□ Used
Import Class 1	☐ New	☐ Used		Domestic Class 1	☐ New	□ Used
	HONDA MAZDA NISSAN MITSUBISHI TOYOTA / SCION SUBARU HYUNDAI SUZUKI ISUZU UNDECIDED KIA			CHEVROLET CHRYSLER DODGE FORD / MERCURY BUICK JEEP PONTIAC SATURN UNDECIDED		
Import Class 2	□ New	☐ Used		Domestic Class 2	□ New	□ Used
	ACURA AUDI BMW / MINI ININITI LEXUS MERCEDES UNDECIDED				CADILLAC LINCOLN UNDECIDE	
Import Class 3	□ New	☐ Used		Domestic Class 3	□ New	□ Used
	JAGUAR LAND ROVER SAAB VOLVO VW UNDECIDED	3			GMC HUMMER UNDECIDE	ED







They were APPROVED for a loan with flying colors.
 They're holding purchase CHECKS from a direct lender of their choice.
 Now they just want care.



Dur Approved Customers arrive with financing in place and check in hand. Now all you have to do is put them in the driver's sea



Onesier Sign Up

Gign Up NOW!

Delivering 2 Types of Leads!
1) Approved Customer Leads

- Chock-or-hand

- Buying Noise!

- 48 States



WEB-BASED

Access customer leads from any computer anytime

Complete CRM functionality

Login at: www.preferred-dealer.net



Preferred Dealer System

Dallas Ford Logout

Lead Reports

All Leads

Leads by Zip
Leads by Dealer
Leads by State
Leads by Make
Leads by Type
Leads by Cap
Monthly Invoices

Dealers by Zip
Dealers by State
Dealers by Make

Dealership Administration

Add New Dealer
Edit Existing Dealer
Pending Dealer(s)

Agent Administration

Edit Existing Agent

Agent Reports - Leads by Dealer Print

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Select a date range: Year To Date V Submit

Date	SRC	Name	Contact Info	Address	<u>Make</u>	<u>LT</u>
8/6/2008 6:05:45 PM	MAL	Anthony Bolden	Home: (951)775-4505 Work: (951)775-4505 anbol@tmail.com	27612 Desert Gold Ct Murrieta,CA 92562	CHEVROLET TRUCK	BQ
8/7/2008 4:16:20 PM	MAL	Judie Grimes	Home: (951)845-3455 Work: (951)845-3455 Idygem15@aol.com	8985 Whispering Pines Rd Beaumont,CA 92223	UNDECIDED	Α
8/7/2008 11:45:33 AM	RoadLoans 888-276- 7202	jeffrey rider	Home: (951)491-5194 Work: (619)544-8871 jmatr64@yahoo.com	27315 jefferson ave j11 temecula,CA 92590	FORD TRUCK	BA
8/7/2008 12:45:45 PM	RoadLoans 888-276- 7202	Amy Campos	Home: (951)681-5121 Work: (909)605-0152 amy.campos@kraft.com	5642 Serenity Place, Unit A Mira Loma,CA 91752	MITSUBISHI	UA
8/7/2008 4:55:02 PM	MAL	Akilah Rayford	Home: (424)702-8461 Work: (424)702-8461 prettypluseyez@yahoo.com	5771 Sky Meadow St Riverside,CA 92509	UNDECIDED	Q
8/7/2008 5:35:07 PM	RoadLoans 888-276- 7202	Christina Herrera	Home: (760)361-3157 Work: (760)228-5282 Tortina83@Verizon.net	5557 CHIA AVE Twentynine Palms,CA 92277	HYUNDAI	BA





NO sign up fee NO monthly fee NO up front \$\$

Annual or Month-tomonth Dealer Agreement

Invoiced at the last day of the month for only the customers you receive

Pricing

Approved Customers

- Pre-arranged financing (Check-in-hand)
- Buying Now!
- 48 States (not in AK and HI)
- Exclusive territories by manufacturer brand, new and/or used, county and/or zip code

These customers applied at our website and are already **APPROVED!** They are holding purchase checks from a direct lender of their choice and are ready to buy now - All you have to do is put them in the drivers seat!

Sub-Prime Auto Finance Customers

- Real time customers
- Motivated and wanting to buy now!
- Validated & verified through a patent pending Preferred Placement Technology™

These leads are the highest quality, rigorously scrubbed auto leads generated from the major search engines, branded websites, organic listings and select partners delivered right to your dealership. No dupes, no fakes...real time, real customers.

Only \$25.00 per customer lead

Payment Options:













EXAMPLE:

Cost per Lead.....\$25

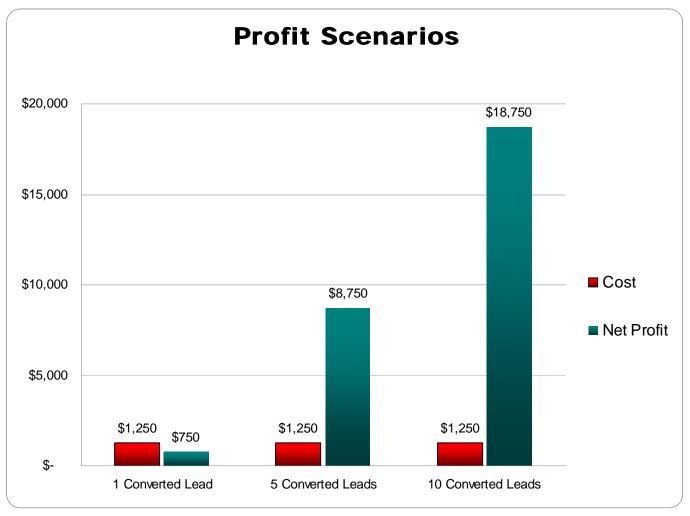
No. of Leads Requested50

Dealer Cost.....\$1250

Dealer Avg. Gross Profit Per Unit.....\$2000

"One" converted lead pays for the entire month!

Profit:







Contact us to choose your spot on our exclusive Preferred Dealer Network and start getting these customers today!



"REAL LENDERS - REAL LOANS - REAL TIMER"



5005 W. Royal Lane, Suite 209 Irving, TX 75063 <u>www.preferred-dealer.net</u>