

## DEALER LOAN vs DEALER ADVANCE COMPARISON

Item	Loan	Advance
DO YOU HAVE TO CHANGE YOUR F&I PROVIDER?	NO	YES
RATE DISCLOSED	YES	NO
APR DISCLOSED	YES	NO
TRUTH-IN-LENDING SIGNED	YES	NO
CAN YOU PAY BACK WITH ANY PRODUCT ?	YES	NO
IS THE FINANCIAL INSTITUTION CERTIFIED BY FDIC OR NCUA?	YES	NO
RATE OF PROGRAM	10-12%	15-25%

**FOR MORE INFORMATION CONTACT: SCOTT LEAR**