



INCREASE NEW & REPEAT SALES WITH USED CAR LEASING

Dealer Overview

Offer premier leasing for pre-owned vehicles. Customers enjoy the benefits of driving a high quality, newer vehicle with a lower payment. Dealers can earn higher revenues because 70% of leasing customers are repeat clients.

<https://apex.loans/>

PURPOSE

Why lease?

We provide alternative financing solutions to the used car market, giving dealers a way to sell customers a vehicle every 2 years.

PROBLEM FOR CUSTOMERS

There is no easy, widespread way to lease used vehicles.

Historically, new cars have been the only option for customers who want to lease.

Underserved market with credit limitations have very few options.

* Edmunds Appraisal Report

PROBLEM FOR DEALERS

Dealers have a long lifecycle between return customers due to extended loan terms, increasing marketing expenses.

Dealers have fewer options for getting customers financed in the growing market segment that includes Chapter 13 bankruptcy, ridesharers, the self-employed, and consumers wanting shorter commitments.

SOLUTION

Apex provides dealers with indirect used vehicle options for their customers, an option not available until now.

We give our partners a wider range of options to help their customers, source and sell inventory, and sell to the same customers repeatedly.

“

I was unable to buy or lease a car in 2017. Apex was able to help me get into a 2010 Altima by leasing. 2 years later I liked it so much that I leased another car.

- Andrea Atkinson

PRODUCT: OUR CUSTOMERS

Intelligent consumers that want the freedom to choose short term commitments and another financing option.



A Savvier Commitment

Provides an option in between traditional financing and beyond an extended car rental.



Lower Payments

The average lease payments is \$97 less than the avg loan*.



Small Company Fleets

Enables smaller companies to lease used and less costly vehicles for their fleet, with bigger tax write-offs.



Broad-spectrum leasing

Expands financing options for an underserved market with customers who have credit limitations.



Entry into Ownership

Allows shoppers to buy a vehicle with less taxes at the end of the lease and without stretching out the length of a loan.

* Experian Auto Debt Study

PRODUCT: OUR DEALERS

Our front-line partners are working diligently to achieve their #1 goal: to keep their inventory moving.



New Sales Avenue

Dealers now have the option to sell more cars to a wider customer base.



Repeat Customers

Customers return quickly for a new purchase with leases lasting 2 years.

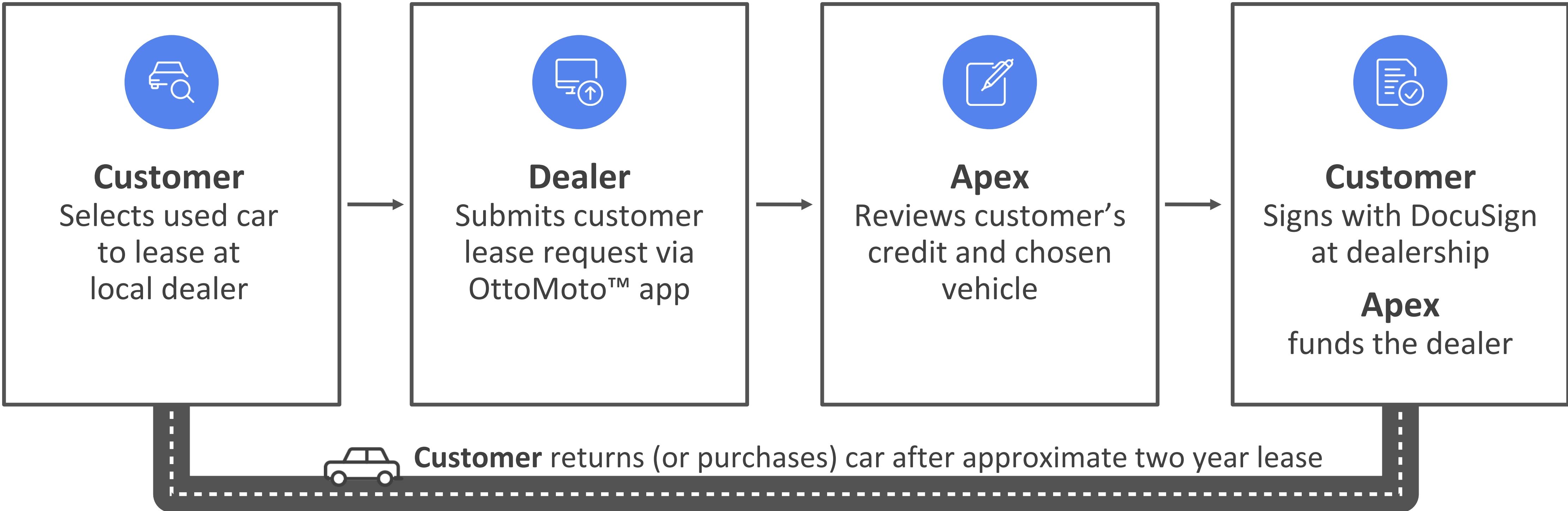


Inventory

The short term enables the dealer to acquire inventory and sell or re-lease the same vehicle.

PRODUCT: HOW IT WORKS

Our simple process enables a dealer to lease a used vehicle to a customer with zero risk and no added paperwork.





**GUARANTEED RETURN CUSTOMERS
GUARANTEED INVENTORY**

- We believe in "Common Sense" lending
- We can provide same-day funding
- We provide ready-to-sign closing documents through e-contracting
- We approve used vehicles up to 10 yrs old / 150,000 miles
- We approve self-employed customers (including Uber & Lyft drivers)
- We approve Tax ID customers
- We approve Chapter 13 BK customers (plan must be confirmed)
- No recourse
- Re-sell customer every 24 months when unit is returned to you
- Minimum cap cost (amount financed) \$3,000
- No multiple repossessions
- Minimum \$2,000 monthly income
- 20,000 miles per year / 50,000 rideshare per year (*less miles on a case-by-case basis)



WWW.APEX.LOANS

How do I sign up? <https://apex.loans/forms/>

Submit applications for approval: Support@apex.loans

Please include: Credit App, Bill of Sale & NADA Book out
Questions? Contact us at 770.406.8680



LEASING PROGRAM

	725+	724 – 600	599 – 500	499 – First Time Buyer
Term	Up to 36	Up to 30	Up to 24	Up to 24
Dealer check \$	Up to \$30K	Up to \$25K	Up to \$15K	Up to \$12K
Odometer	Up to 250K	Up to 200K	Up to 150K	Up to 150K
Discount	Zero	Zero	Zero	Zero
Commission on back end	Yes	Yes	Yes	Yes
NADA Advance (MAX)	125%	120%	110%	100%



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How do I sign up?
<https://apex.loans/forms/>

Sign up at OttoMotoApp.com to access Apex & other lenders.
We integrate with:
700 Credit
NADA
DocuSign
- Same Day Funding
- Upload Stips
- Document Storage



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Contact

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