#### REMOTE FINANCE DEPARTMENT

# THE PROCESS

## INTENT TO PURCHASE

Once the customer agrees that this is the car they want and if terms and conditions are agreeable, it's the car they will buy, is when the T/O to VPS happens.

## CREDIT APP

Customer fills out an online credit application.

#### **FINANCE INTERVIEW**

VPS takes T/O and will call customer and verify all information on credit app and cover some qualification questions.

#### COMMUNICATION

VPS will keep customer informed through the process via calls or texts so that you don't have to.

#### **BANK APPROVAL**

When VPS gains approval they will structure and call and soft close customer.

## PRESENTATION/REMOTE SIGNING

When customer agrees VPS will schedule zoom presentation and give product presentation and complete deal paperwork.

#### SUBMIT FOR FUNDING

VPS will send copies of signed documents to customer and dealer.

#### FINALIZE IN DMS

VPS will put costs in for products and bank fees and calculate reserve.

## \$\$\$ DEALER IS PAID BY FINANCIAL INSTITUTION \$\$\$