



AppOne

Configuration Updates

March 22, 2016

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Note:

The updates were deployed on March 22, 2016.

CBT Filter Change

We updated the filters for Crescent Bank and Trust (CBT) to the following:

- **Collateral Age** - 7yrs maximum
- **Collateral Mileage** - 80k maximum
- **Max Advance** - 110% w/o back-end products
- **Min Loan Amt** - \$7k

	Pelican RMS Program	Wells Fargo Program	CBT AppOne Program - LA	Wells Fargo Dealer Services - R1	1st Financial Federal Credit Union - R1	US Bank - R1
FICO Score	✗	✓	✓	n/a	n/a	n/a
Collateral Age	✗	✓	✗	n/a	n/a	n/a
Collateral Mileage	✗	✓	✗ Collateral exceeds max. age of 7 years.	n/a	n/a	n/a
Business Application	✓	✓	✓	n/a	n/a	n/a
Lending Area	✗	✓	✓	n/a	n/a	n/a
Time on Credit File	✓	✓	✓	n/a	n/a	n/a
# of Tradelines	✓	✓	✓	n/a	n/a	n/a
Max Loan Amount	✓	✓	✓	n/a	n/a	n/a
Job Time	✓	✓	✓	n/a	n/a	n/a
Income	✓	✓	✓	n/a	n/a	n/a
Residence Time	✓	n/a	n/a	n/a	n/a	n/a
PTI	✓	✓	✓	n/a	n/a	n/a
Bankruptcies	✓	n/a	✓	n/a	n/a	n/a
# Borrowers	✓	✓	✓	n/a	n/a	n/a
Max Advance	n/a	✓	✓	n/a	n/a	n/a
Down Payment	n/a	n/a	✓	n/a	n/a	n/a
Repos	n/a	n/a	✓	n/a	n/a	n/a
Notes	-	-	-	-	-	-
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	-	-	-	-	-	Manual Print

	Pelican RMS Program	Wells Fargo Program	CBT AppOne Program - LA	Wells Fargo Dealer Services - R1	1st Financial Federal Credit Union - R1	US Bank - R1
FICO Score	✗	✓	✓	n/a	n/a	n/a
Collateral Age	✗	✓	✗	n/a	n/a	n/a
Collateral Mileage	✗	✓	✗	n/a	n/a	n/a
Business Application	✓	✓	✗ Collateral mileage exceeds max. mileage of 80k miles.	n/a	n/a	n/a
Lending Area	✗	✓	✓	n/a	n/a	n/a
Time on Credit File	✓	✓	✓	n/a	n/a	n/a
# of Tradelines	✓	✓	✓	n/a	n/a	n/a
Max Loan Amount	✓	✓	✓	n/a	n/a	n/a
Job Time	✓	✓	✓	n/a	n/a	n/a
Income	✓	✓	✓	n/a	n/a	n/a
Residence Time	✓	n/a	n/a	n/a	n/a	n/a
PTI	✓	✓	✓	n/a	n/a	n/a
Bankruptcies	✓	n/a	✓	n/a	n/a	n/a
# Borrowers	✓	✓	✓	n/a	n/a	n/a
Max Advance	n/a	✓	✓	n/a	n/a	n/a
Down Payment	n/a	n/a	✓	n/a	n/a	n/a
Repos	n/a	n/a	✓	n/a	n/a	n/a
Notes	-	-	-	-	-	-
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	-	-	-	-	-	Manual Print

	Pelican RMS Program	Wells Fargo Program	CBT AppOne Program - LA	Wells Fargo Dealer Services - R1	1st Financial Federal Credit Union - R1	US Bank - R1
FICO Score	✗	✓	✓	n/a	n/a	n/a
Collateral Age	✗	✓	✗	n/a	n/a	n/a
Collateral Mileage	✗	✓	✗	n/a	n/a	n/a
Business Application	✓	✓	✓	n/a	n/a	n/a
Lending Area	✗	✓	✓	n/a	n/a	n/a
Time on Credit File	✓	✓	✓	n/a	n/a	n/a
# of Tradelines	✓	✓	✓	n/a	n/a	n/a
Max Loan Amount	✓	✓	✓	n/a	n/a	n/a
Job Time	✓	✓	✓	n/a	n/a	n/a
Income	✓	✓	✓	n/a	n/a	n/a
Residence Time	✓	n/a	n/a	n/a	n/a	n/a
PTI	✓	✓	✓	n/a	n/a	n/a
Bankruptcies	✓	n/a	✓	n/a	n/a	n/a
# Borrowers	✓	✓	✓	n/a	n/a	n/a
Max Advance	n/a	✓	✗ Deal Structure exceeds max. line 3 advance of 110%.	n/a	n/a	n/a
Down Payment	n/a	n/a	✓	n/a	n/a	n/a
Repos	n/a	n/a	✓	n/a	n/a	n/a
Notes	-	-	-	-	-	-
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	-	-	-	-	-	Manual Print

AppOne Portal
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HOME | CREDIT REPORTS | LENDERS | VENDORS | ADMIN CONSOLE | SUPPORT | ANNOUNCEMENTS

App ID: 1013005 Customer Name: SHEA RISK

Customer | Credit Bureau | Collateral | **Structure** | Lenders | Forms | Notes | E-Files BETA

Clone Application | Save | Save & Print Forms

The following errors were found on this form:

- Code: 964. Message: Amount financed is below min amount financed of \$7,000.00.

Total Balance Due: \$3,938.50 Total Sales Tax Amount: \$388.50 Payment: \$72.96

Front-End Itemization

Selling Price:

Dealer Installed Options: [Modify Options](#)

Total Selling Price: (Taxable Selling Price: \$5,500.00)

Trade-In Allowance:

Trade-In Payoff:

Sales/Other Tax: ☐ manual override

Rebate:

Back-End Products

[Click here to add CBT Gap](#)

☐ VSC

☐ GAP

☐ Credit Life

GOLF Filter Change

We updated for filter rules for Gateway One Lending & Finance (GOLF) to change the minimum FICO score to 580.

App ID: 1012999 Customer Name: ADOLPH CREDCO

Structure | **Lenders** | Forms | Notes | E-Files BETA

Add Note | Mark Dead | Print Credit Application | Clone Application

Program Guidelines Not Evaluated/Skipped n/a - Program Guidelines Not Applicable

Submit to Selected Lenders

Integrated Lenders

	UAC Fax Program	CPS AppOne Program	FortKnox TEST	GOLF AppOne Program	Top Finance Company	Wells Fargo Program
# Borrowers	✓	✓	n/a	✓	n/a	✓
FICO Score	n/a	✓	✓	✗	✓	✗
Collateral Age	n/a	✓	✗	✗	✓	✗
Collateral Mileage	n/a	✗	✗	✗	✓	✗
Job Time	n/a	✓	n/a	✓	✓	✓
Income	n/a	✓	✓	✓	✓	✓
Business Application	n/a	✓	n/a	✓	n/a	✓
Time on Credit File	n/a	✓	✓	✗	n/a	✗
# of Tradelines	n/a	✓	✗	✗	n/a	✗
Max Loan Amount	n/a	✓	✓	n/a	n/a	✓
Lending Area	n/a	✓	✓	✓	n/a	✓
Repos	n/a	n/a	✓	n/a	✓	n/a
Bankruptcies	n/a	n/a	✓	n/a	n/a	n/a
Max Advance	n/a	n/a	✓	n/a	n/a	✓
Residence Time	n/a	n/a	n/a	n/a	✓	n/a
PTI	n/a	n/a	n/a	n/a	✓	✓
Down Payment	n/a	n/a	n/a	n/a	✓	n/a
Notes	-	-	-	-	-	-
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="button" value="Manual Print"/>	<input type="button" value="Manual Print"/>	<input type="button" value="Manual Print"/>	-	-	<input type="button" value="Manual Print"/>

Applicant(s) do not meet min. bureau score requirement of 580.

App ID: 1012999 Customer Name: ADOLPH CREDCO

Structure Lenders Forms Notes E-Files BETA

Add Note Mark Dead Print Credit Application Clone Application

- Program Guidelines Not Evaluated/Skipped n/a - Program Guidelines Not Applicable

Submit to Selected Lenders

Integrated Lenders

	UAC Fax Program	CPS AppOne Program	FortKnox TEST	GOLF AppOne Program	Top Finance Company	Wells Fargo Program
# Borrowers	✓	✓	n/a	✓	n/a	✓
FICO Score	n/a	✓	✓	✗	✓	✗
Collateral Age	n/a	✓	✗	✓	✓	✗
Collateral Mileage	n/a	✗	✗	✗	n/a	✗
Job Time	n/a	✓	n/a	Collateral mileage exceeds max. mileage of 149k miles.		✓
Income	n/a	✓	✓	✓	✓	✓
Business Application	n/a	✓	n/a	✓	n/a	✓
Time on Credit File	n/a	✓	✓	✗	n/a	✗
# of Tradelines	n/a	✓	✗	✗	n/a	✗
Max Loan Amount	n/a	✓	✓	n/a	n/a	✓
Lending Area	n/a	✓	✓	✓	n/a	✓
Repos	n/a	n/a	✓	n/a	✓	n/a
Bankruptcies	n/a	n/a	✓	n/a	n/a	n/a
Max Advance	n/a	n/a	✓	n/a	n/a	✓
Residence Time	n/a	n/a	n/a	n/a	✓	n/a
PTI	n/a	n/a	n/a	n/a	✓	✓
Down Payment	n/a	n/a	n/a	n/a	✓	n/a
Notes	-	-	-	-	-	-
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Manual Print	Manual Print	Manual Print	-	-	Manual Print

WFDS Filter Change

We updated the filters for Wells Fargo Dealer Services (WFDS) to the following:

- **Collateral Mileage**—Maximum of 125K miles
- **Max Loan Amount**—Maximum of \$45K

	Wells Fargo Program	
FICO Score	✗	
Collateral Age	✓	
Collateral Mileage	✗	Collateral mileage exceeds max. mileage of 125k miles.
Business Application	✓	
Lending Area	✓	
Time on Credit File	✗	
# of Tradelines	✗	
Max Loan Amount	✗	Loan amount exceeds max. of \$45k.
Job Time	✓	
Income	✗	
Residence Time	n/a	
Bankruptcies	n/a	
Notes	-	
SELECT LENDER	<input type="checkbox"/>	
	-	

WFDS Loss Payee Address Change

We updated the Loss Payee Address for Wells Fargo Dealer Services to the following:

PO Box 29296, Phoenix, AZ 85038-9296

Agreement to Provide Insurance		
Seller\Lessor (Name and Address) DO NOT TOUCH RMS Auto Sales LA 15326 Encina St. Advance, LA 27006		Buyer\Lessee (Name(s) and Address(es)) RYAN SMITH 11 1ST ST S BROOKLYN, NY 11211
Transaction No. 1013008	Date	03/22/2016
Insurance Requirements <p>Acknowledgment of Insurance Requirements. You have entered into a transaction with the Seller/Dealer that requires you to keep the collateral associated with the transaction insured. Your transaction documents contain the details of the insurance requirements. You agree that the Seller\Lessor (or its Assignee) has the authority to contact the insurance company for any issues related to the insurance coverage for this transaction.</p>		Coverage <input checked="" type="checkbox"/> Collision Deductible \$ 500.00 <input checked="" type="checkbox"/> Comprehensive Deductible \$ 500.00 <input type="checkbox"/> _____ Deductible \$ _____
		Loss Payee (Name and Address) Wells Fargo Dealer Services ATTN: Insurance Services Center PO Box 29296 Phoenix, AZ 85038-9296

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