



AppOne

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Allow Collateral Model Year to be Current Year + 2 Years

We updated the allowable Model Year entries on the Collateral tab. Previously, an error occurred when a dealer entered a Model Year of 2018 for RV collateral. Now, the portal allows the user to enter any year in valid year format (for example, 2018).

The screenshot shows the AppOne Portal interface for a customer named LUKE MCCOWN. The 'Collateral' tab is selected. The form displays the following information:

- Collateral Type:** RV (dropdown menu) Includes motorized & towable recreational vehicles.
- Type:** New (dropdown menu)
- Year:** 2018 (text input)
- Class Type:** TRAVEL TRAILER (dropdown menu)
- Serial Number:** (text input)
- Make:** Cougar (text input)
- Model:** X-Lite (text input)
- Length:** 30 (text input)
- MSRP:** \$26,765.00 (text input)
- Mileage:** 0 (text input)
- Dealer Cost/Invoice:** \$0.00 (text input)
- Dealer Installed Options:** A table with columns for Option Name and Selling Price. The current option is \$0.00, with an 'Add Option' button.

Buttons at the top right include 'Clone Application', 'Save', and 'Proceed To Next Step >>'.

App filter rule change for Merrick

We updated the filter rules for Merrick to the following:

- Increased the Maximum RV Loan Amount to \$60,000
- Increased the Eligible Age of Collateral from 10 years old to 12 Years Old
- Updated Loan Terms for California RV to the following.

Loan Amount	Term
\$20,001 - \$60,000	144
\$10,001 - \$20,000	120
\$5,001 - \$10,000	84
\$3,500 - \$5,000	60

In addition, we removed the Merrick - MotorCycle program as Merrick has disabled this program. Motorcycle dealers are no longer able to submit applications to Merrick.

BOA Program Default Changes

We made the following changes to Bank of America filters:

- Removed minimum payment, maximum VSC, and maximum GAP (Max Loan Amount, Max Rate, Max VSC, and Max GAP fields on the portal). These fields show as 0.
- Changed the minimum loan amount to \$5,000.

Max Loan Amount, Max Rate, Max VSC, and Max GAP show as 0

AppOne Portal
Wolters Kluwer | IQS XPR

Dealer Support: 877-271-8857
Welcome Back Kindee (BOA TEST DEALER Lot ID# 1031891)
Quick Guide | Logout

App ID: 1318859 Customer Name: JOHN JOHNSON

Mark In-Transit Mark Dead Submit To Lenders Clone Application

Lender: Bank of America, N.A.

Dealer Name: BOA Test Dealer Customer Name: JOHN JOHNSON

App #	1318859	Transmission #	100717015	Decision	CONDITIONED
Lender AppID	13261897	Analyst Name	Default Organization	Analyst Phone #	000-000-0000
Buy Rate	8.25%	Max Term	60 mths	Max LTV	125.99%
Advance Amount	\$22,000.00	Max Rate	-	Max VSC	-
Max Loan Amount	-	Min Cash	-	Max GAP	-
Max Payment	-	Max Back-End	-	Acq Fee	(\$5.00)
Max Credit Insurance	-	Callback Date	2/1/2016 2:12:17 PM	Tier	-

Notes:

- (702) 207-8857
- New
- All approved loan amounts include tax, title, license, FL documentary stamps, and fees Total Approved backend allowed: Greater of 15% of Advance Amount or Invoice (New) or Collateral Value (Used), subject to Max LTV Guidelines.
- This decision expires on 20-FEB-16

Funding Steps:

- Invoice needed for funding equal to or greater than \$20000.
- Buyers Contract of Sale fully completed & signed by all parties
- Insurance policy/binder to include effective date, policy #, agent phone #, loss payable, amount of coverage and deductible. (Coverage should be equal or greater than the amount financed with a minimum deductible of no more than 2% or \$1,000.00, whichever is greater.)
- Copy of title applications for Boat, Motor, Trailer or Recreational Vehicle signed by all parties or Bank of America Guarantee of Lien (required for all titled collateral)

Special Steps:

Invoice needed for funding equal to or greater than \$20000.

Notes:

Note: All approved loan amounts include tax, title, license, FL documentary stamps, and fees Total Approved backend allowed: Greater of 15% of Advance Amount or Invoice (New) or Collateral Value (Used), subject to Max LTV Guidelines. This decision expires on 20-FEB-16. Insufficient collateral value or loan amount requested too high. (702) 207-8857

SELECT CALLBACK SELECT PRINT

Refresh Add Note Mark In-Transit Mark Dead Submit To Lenders Clone Application

Disable Dealer Forms Batch

The following system generated form batches are no longer added automatically when a new dealer signs up and have been removed for all existing dealers:

- Dealer Forms
- Banker Systems Good & Services Forms
- Banker Systems Motor Vehicle Forms

Eliminate 3/4 Applicants

The AppOne portal no longer allows applications with three or four applicants. The options for three and four applicants were removed from the application **Customer** and **Credit Bureau** tabs, and from the top-level **Credit Report** tab.

The screenshot shows the AppOne Portal interface. At the top, there is a navigation bar with links: HOME, CREDIT REPORTS, LENDERS, VENDORS, ADMIN CONSOLE, SUPPORT, and ANNOUNCEMENTS. Below this is a secondary navigation bar with tabs: Customer (highlighted), Credit Bureau, Collateral, Structure, Lenders, Forms, Notes, and E-Files BETA. The main content area has a green header with a 'Save' button and a 'Proceed To Next Step >>' button. Below this is a section for 'Cash Deal' with a checkbox. To the right, there is a dropdown menu for 'Application Type' with the following options: 1 Individual, 2 Individuals, 1 Business, and 1 Business, 1 Individual. Below the dropdown, there is a form for 'Applicant #1 - Personal Information (MUST MATCH DRIVER'S LICENSE)' with fields for FName, MI, LName, Suffix, and SSN.

GOLF App Filter Rule Updates

We made the following updates to the filter rules for Gateway One Lending & Finance (GOLF) applications:

- Removed the **Max Loan Amount** requirement.

- Changed the minimum requirement for Income to \$1800 per month.

AppOne Portal
Wolters Kluwer
Financial Services

Dealer Support: 877-277-6631
Welcome Beck Thomas (DO NOT TOUCH RMS AUTO SALES GA Lot ID#: 13617)
Quick Quote | Logout

HOME CREDIT REPORTS LENDERS VENDORS ADMIN CONSOLE SUPPORT ANNOUNCEMENTS

App ID: 1011153 Customer Name: ALAN APPLICANT

Customer Credit Bureau Collateral Structure Lenders Forms Notes E-Files ^{WTS}

Add Note Mark Dead Print Credit Application Clone Application

✓ - Program Guidelines Met ⚠ - Program Guidelines Not Met ⚠ - Program Guidelines Not Evaluated/Skipped n/a - Program Guidelines Not Applicable

Submit to Selected Lenders

	UAC Fax Program	CPS AppOne Program	FFS AppOne Program	GOLF AppOne Program	GROW AppOne Program	Nationwide AppOne Program
# Borrowers	✓	✓	n/a	✓	✓	n/a
FICO Score	n/a	✓	✓	✓	✓	n/a
Collateral Age	n/a	✓	✓	✓	✓	n/a
Collateral Mileage	n/a	✓	✓	✓	✓	n/a
Job Time	n/a	✓	✓	✓	✓	n/a
Income	n/a	✓	✓	✓	✓	n/a
Business Application	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	✓	✓	n/a
Notes	-	-	-	-	All applicants will need to meet credit union membership guidelines. Please verify before submitting.	-
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Manual Print	Manual Print	-	-	-	Manual Print

AppOne Portal
Wolters Kluwer
Financial Services

Dealer Support: 877-277-6631
Welcome Beck Thomas (DO NOT TOUCH RMS AUTO SALES GA Lot ID#: 13617)
Quick Quote | Logout

HOME CREDIT REPORTS LENDERS VENDORS ADMIN CONSOLE SUPPORT ANNOUNCEMENTS

App ID: 1011154 Customer Name: ALAN APPLICANT

Customer Credit Bureau Collateral Structure Lenders Forms Notes E-Files ^{WTS}

Add Note Mark Dead Print Credit Application Clone Application

✓ - Program Guidelines Met ⚠ - Program Guidelines Not Met ⚠ - Program Guidelines Not Evaluated/Skipped n/a - Program Guidelines Not Applicable

Submit to Selected Lenders

	UAC Fax Program	CPS AppOne Program	FFS AppOne Program	GOLF AppOne Program	GROW AppOne Program	Nationwide AppOne Program
# Borrowers	✓	✓	n/a	✓	✓	n/a
FICO Score	n/a	✓	✓	✓	✓	n/a
Collateral Age	n/a	✓	✓	✓	✓	n/a
Collateral Mileage	n/a	✓	✓	✓	✓	n/a
Job Time	n/a	✓	✓	✓	✓	n/a
Income	n/a	✓	✓	✓	✓	n/a
Business Application	n/a	✓	✓	✓	Applicant(s) do not meet min. income requirement of \$1800.	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	✓	✓	n/a
Notes	-	-	-	-	All applicants will need to meet credit union membership guidelines. Please verify before submitting.	-
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

Increase Max # Payments

We modified the **Structure** tab **Term** field to allow a maximum of 999. The update allows dealers to set up weekly payments.

Rate & Terms

of Payments:

999

Weekly

Rate:

8.50%

Contract Date:

01/22/2016

Days to First Payment:

45

First Payment Date:

03/07/2016

Last Payment Date:

04/23/2035

Other Lenders Message

Previously, the following message appeared on the **My Lenders** page when no lenders were set up in the **Other Lenders** section: "The selected dealer does not have any lender programs setup." The message was removed and no longer appears.

Other Lenders

You do not have access to setup and print documents for your other lenders. To sign up for this option, [click here](#) to download and complete the Subscription Form to enable this access.

Activate Free 30-Day Trial

Save

Top Level Credit Report Tab Saving

We corrected an issue that caused duplicate customer records to show on the top-level **Credit Report** tab. After the update, the customer never appears on the top-level **Credit Report** tab unless the dealer specifically pulled a report on that location for that customer.

AppOne Portal									
Wolters Kluwer									
Dealer Support: 877.271.4633									
Welcome Back Kyle (DO NOT TOUCH WFP SALES FL Ltr ID#: 7729)									
SAP Customer #: SAPC00000									
Quick Guide Logout									
HOME CREDIT REPORTS LENDERS VENDORS ADMIN CONSOLE SUPPORT ANNOUNCEMENTS									
Active Customers Pull New Credit Report									
ID	Name	EXP	STUC	EXP	DPAS	App Status	Last Modified		
<input type="checkbox"/> 100322512	BARBARA CRECCO	618	NA	NA	CLEAR	complete	Imported on 2/9/2016 3:41 PM		
<input type="checkbox"/> 100322520	DANIE TESTCO	NA	NA	NA	CLEAR	complete	Imported on 1/22/2016 12:53 PM		
<input type="checkbox"/> 100321692	LEA TESTCO	NA	NA	NA	CLEAR	complete	Imported on 1/9/2016 2:13 PM		
<input type="checkbox"/> 100321693	STEVE TESTCO	NA	NA	NA	CLEAR	complete	Imported on 1/9/2016 2:09 PM		
<input type="checkbox"/> 5002	BOBBY BANKRUPT	543	NA	NA	CLEAR	complete	Imported on 1/22/2016 12:53 PM		
<input type="checkbox"/> 5002	BOBBY BANKRUPT	543	NA	NA	CLEAR	complete	Imported on 1/22/2016 12:53 PM		

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