

CONTRACT PREP INSTRUCTIONS FOR DEALERS

1. LOGIN TO DECISION LENDER, YOU WILL LAND ON YOUR MY APPS WORK QUEUE, YOU CAN FIND YOUR APP BY MANUALLY EXAMINING EACH PAGE AND MOVING TO NEXT PAGE BY CLICKING ON THE PAGE NUMBERS AT THE BOTTOM OF THE PAGE.

Show 20 Records. Total Applications: 86

1 2 3 4 5

OR BY SEARCHING FOR YOUR AP IN ADVANCED SEARCH, SIMPLY PUT THE APP ID# INTO THE APP ID BOX AND ENTER OR CLICK ON APPLY

Search Criteria
Filter applications based on different criteria below.

Last Name Applicant Last Name..	First Name Applicant First Name..
App ID# 3246	Portal App ID# Portal App Id..
SSN XXXX-XXXX-XXXX	Phone # (XXX)XXX-XXXX
Dealer Select Dealer..	Working User Select Working User..
Decision Status Select Decision Statuses..	Funding Status Select Funding Statuses..
From Date mm/dd/yyyy	To Date mm/dd/yyyy
Min. Credit Score Min. Credit Score	Max. Credit Score Max. Credit Score
Min. Requested Amount Min. Requested Amount	Max. Requested Amount Max. Requested Amount
Branch Select Branches..	VIN Enter last 8 digits of VIN
LoanType Select LoanType	Sales Rep Select Sales Rep..
DCN dcn	Credit Officer Select Credit Officer..
Region Select Region..	Member Number Enter Member Number

Remember Search Criteria?
☐

Apply **Reset**

Show 10 Records from Total # Records: 1

EDNA D COOK
App #: 3246 Dealer: QA Test Dealer

Collateral: 2018 FORD F150
Loan Type: Auto Indirect

Decision Status: **Approved**

Funding Status: **No Funding Status**

01/14/2021 12:02 PM
\$16574

THEN CLICK IN BODY OF RECORD
AND IT WILL OPEN YOUR
APPLICATION UP

2. Confirm this is the account you want, if it is then "Click" on contract prep

Application ID #	3246	Loan Type	Auto Indirect
Applicant	EDNA D COOK		
Dealer	QA Test Dealer		
Branch	N/A		
Collateral	2018 FORD F150		

Decision **ContractPrep** **Review** **Application**

Summary **Structure** **Notes**

Then you can choose to use paper, or you can use electronic in office docusign (all signers will need a cell phone for confirmation code if you choose electronic option). Once you have decided which option you want "click" on the "create new" button. If you choose paper, you cannot reset to electronic, if this happens we can fix.

Edit **Create New** **Documents**

If you are unable to open the create new action it will be because another party was logged in, the system will grant access after 1.5 minutes Then re-click Create New to open contract prep.

There will be links to the Route 66 Warranty page, a link to the Family reference sheet, and this instruction set on the bottom of the contract prep page, they will also be posted on Dealer Track and Route One too.

- 3 In contract prep, all of the data from your deal will be saved, so not much typing will be required. The column on the right will be the elements of your deal, in should mirror your bill of sale.

	Contract	Approved
Total Cash Price	\$25,000.00	\$25,000.00
Rebate (-)	\$500.00	\$500.00
Down Payment (-)	\$500.00	\$500.00
Trade Allowance (-)	\$0.00	\$0.00
Payoff On Trade (+)	\$0.00	\$0.00
Net Trade (+/-)	\$0.00	\$0.00
Sales Tax (+)	\$0.00	\$0.00
Doc Fee (+)	\$0.00	\$0.00
TT&L (+)	\$0.00	\$0.00
Optional ERT Fee	\$0.00	\$0.00
Other Taxable (+)	\$0.00	\$0.00
Other Non-Taxable (+)	\$0.00	\$0.00
Amount Financed Before Adds	\$24,000.00	\$24,000.00

Confirm delivery and contract dates are the day you contract this loan.

On the right column of Contract prep, make sure you set the delivery and contract to the date you are closing your loan and then set the 1st payment due date, max is 45 days.

Contract Summary		
	Contract	Approved
Delivery Date *	<input type="text" value="01/14/2021"/>	<input type="text" value="01/14/2021"/>
Contract Date *	<input type="text" value="01/14/2021"/>	<input type="text" value="01/14/2021"/>
First Payment Date *	<input type="text" value="02/14/2021"/>	<input type="text" value="02/14/2021"/>

Next you need to post the interest rate, it will default to the approved rate, you can mark up your rate to a max of 3.00%, **if you sold a Route 66 warranty you can add 7 months to the term**

In the term field.

Contract Rate	<input type="text" value="21.00%"/>	18.000%
Contract Apr	21.00%	
Term	<input type="text" value="60"/>	60

To see that payment update just save and validate, You can save and validate contract structure as many times as you like until you get the numbers you want.

(Estimated) Finance Charge	\$9,840.10	
(Estimated) Total Of Payments	\$34,988.10	
(Estimated) Payment	\$583.14	\$519.98
(Actual) Finance Charge	\$9,869.80	
(Actual) Total Of Payments	\$35,017.80	
(Actual) Payment Amount	\$583.63	\$519.98
Final Payment	\$583.63	\$519.98
Frequency	Monthly	Monthly

Warranty and GAP info:

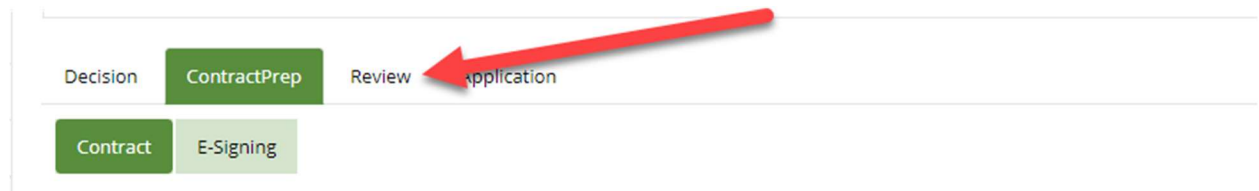
If you use Route 66 the link to the Warranty and GAP is at the bottom Left of the page. Remember Warranty and GAP pay \$600 each and with the warranty you can add 7 months to term not to exceed 72 months.

If you choose the warranty simply click on link at the bottom left of the page,



log in (if you did not save your login call us and we will provide it too you), copy and paste vin and mileage and choose plan (with total loss refund) and print and the PDF will come up save this to your desk top.

Then click on review tab



And click on the plus sign

Attached Documents +

Click on choose file to find your warranty document, Name the file Route 66 warranty, description will be PDF and select the Route 66 in the drop down and save. Now your warranty is inserted into paper and e-doc set. Remember to post the premium in the contract adds section of contract prep.

New Attachment

Back

Name *

Description *

Choose File

Category *
Select Category

- General
- route66
- route66 decline form
- route66 plan information decline form
- Stipulation Attachment

Save Cancel

If you choose to sell a GAP click on GAP protection click on the GAP in the route 66 website

ROUTE 66 EXTENDED WARRANTY

IT'S THAT SIMPLE

Home Quotes Enrollments **GAP Protection** Reports Billing Users Contests Misc. Logou

1) Enter VIN Mileage: miles must be exact; 2) Enter Vehicle Info FI: Peoples Credit- Direct Account Utilities Peoples

Then in the drop down choose dealers and click continue

IT'S THAT SIMPLE

Home Quotes Enrollments **GAP Protection** Reports Billing Users Contests M

Purchase GAP Protection

Institution: Peoples Credit- Direct Continue

choose dealer in drop down

Posting GAP & Warranty to contract:

Now we need to finish the contract prep page, click on contract prep and click on edit to resume your original contract.

To post the Route 66 Hub GAP premium to the contract (and include the e-doc in the contract package) just click on the button and it will populate the contract amount of \$899 and display the commission.

Contract Add							
Add	Contract Add Flag	Contract Amount	Contract Add Commission	Maximum Allowed	Variance	Variance %	Action
GAP Insurance	<input checked="" type="checkbox"/>	\$899.00	\$600.00	\$500.00	\$399.00	79.80%	
Warranty	<input checked="" type="checkbox"/>	\$1,000.00	\$400.00	\$2,500.00	\$-1,500.00	-60.00%	
VSI	<input checked="" type="checkbox"/>	\$249.00	\$0.00	\$249.00	\$0.00	0.00%	
Total		\$2,148.00	\$3,249.00		\$-1,101.00	%	
Contract Fee							

You will need to remember to post the correct amount financed in the GAP protection in Route 66. You will complete the fields and save. You will not be using the GAP document as it will be inserted in the e-contract when check box is checked.

If you are selling your gap (on paper) leave the button unchecked and insert your premium and it will be included on the e-contract.

If you are selling the Route 66 warranty check the check box and post the premium in the adjacent field.

Contract Add							
Add	Contract Add Flag	Contract Amount	Contract Add Commission	Maximum Allowed	Variance	Variance %	Action
GAP Insurance	<input checked="" type="checkbox"/>	\$899.00	\$600.00	\$500.00	\$399.00	79.80%	
Warranty	<input checked="" type="checkbox"/>	\$1,000.00	\$400.00	\$2,500.00	\$-1,500.00	-60.00%	
VSI	<input checked="" type="checkbox"/>	\$249.00	\$0.00	\$249.00	\$0.00	0.00%	
Total		\$2,148.00	\$3,249.00		\$-1,101.00	%	
Contract Fee							

If you are selling your Warranty (on paper) leave the button unchecked and insert your premium and it will be included in the e-contract.

Once you have reviewed and are happy with your data, click on "Save and Validate" This will test APR and give you a chance to review numbers, payment etc. Remember you can edit and create more versions to get the contract numbers to suit your needs.



If the file will not save it means the military APR (now used as the APR for IL non-bank lenders is over 35%) you may need to reduce the amount of your rate participation or sale of addons to get rate to fit.

Once saved, validated and you are happy with numbers go to the documents tab and click on electronic.

Decision **ContractPrep** Funding Review Application Verifications

Contract Evaluation E-Signing

Are the documents going to be signed on paper or electronically?* Paper: ☐ Electronic: ☒

Decisoned Version: Offered V 1 Select Contract Version: V 1

The scroll to the bottom of the page and click on the documents tab.

Decision **ContractPrep** Review Application Print Notes

Contract E-Signing

Are the documents going to be signed on paper or electronically?* Paper: ☒ Electronic: ☐

Decisoned Version: Offered V 1 Select Contract Version: V 3

Cancel Save and Validate Documents

Confirm in office signing is checked and that the customers e-mail and mobile numbers are posted for each borrower. If they are not add that data.

E-Signing Settings

Choose one of the following options:

Remote Signing ☐ In Office Signing ☒

Applicant's Information

Name: EDNA D COOK Email: ECOOK@EQUIFAX_TESTFILE.COM Mobile: 7184351212

Send to DocuSign Cancel

Click on send to docuSign to send file to docuSign.

E-Signing Settings

Choose one of the following options:


Remote Signing ☐ In Office Signing ☒

Applicant's Information

Name: EDNA D COOK Email: GB@peoplescredit.net

Send to DocuSign Cancel

Then DocuSign will send an SMS authentication pop up, click send, the customer will get a text, post that to the the field in docuSign and click on Confirm code.

 **SMS Authentication**
An SMS message has been sent to your mobile phone. You should receive it momentarily.

Enter the code you received in the SMS message in the field below and press Confirm Code.

869465	CONFIRM CODE	CANCEL
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If you do not receive an SMS message, select "Cancel", verify the mobile phone number and try sending the SMS message again.

Then DocuSign document will pop up and customer can sign documents.

Repeat process for 2nd borrower.

The signed documents will be saved in Decision lender in the review tab. To save a copy for your dealer file go to the review tab and open and save documents where you need to save them. The customer will get a copy e-mailed to them. If they want a paper copy, please print and provide to the customer.