



Training Presentation

This presentation is meant for end users of the ZERO Plan program. The Training will include:

- Overview of the ZERO Plan process and how it differs from traditional 0% providers.
- Review of Dealer Fees and how they work.
- How to use the ZERO Plan Forms Builder.
- Funding Requirements.
- Common Problems
- Cancellations
- Dealership and Customer use of the ZERO Plan website



WHAT IS THE ZERO PLAN®?

AN ALL NEW 0% FINANCING PROGRAM FOR YOUR DEALERSHIP

- **OBJECTIVE** Increase Product Sales and Bottom Line, Not Just Replace Current 0% Providers.

Drive Incremental Sales & Profits!

- **GOALS** Increase the Products Eligible for 0% Financing to Increase Total Profit.

Preserve Profits by Reducing Cancellations

Create a Dealer Friendly Platform



GWC Dealer Funding Process

- **F&I sells vehicle product(s) and completes ZERO Plan® Paperwork.**
- **Dealer sends GWC Warranty the Funding Packet. GWC will confirm that the Service Contract being financed is eligible for the vehicle. GWC will then transfer the paperwork to Universal.**
- **Upon Receipt of the Required Documents, Universal Lenders LLC will Send GWC the Cost of the GWC Warranty and the Dealer the Balance of the Proceeds Less Our Fee within 7 days.**
- **In the event of a loan default, Universal Lenders LLC will first cancel the GWC Warranty and apply the prorated refund of the GWC Warranty Cost paid by the Dealer. If a Balance still Remains Unpaid on the customer's Account Universal will contact the Dealership directly to request a refund. Claims will not be deducted from cancellations requested as a result of this program!**



Fee Schedule

Remaining Coverage of Automotive Policy	Min. Down Payment Required	Max Monthly Repayment Term Allowed	<u>Minimum</u> Amount to Finance	Dealer Fee Calculated as a % of the Unpaid Balance
24 Month Or Longer	10% 10%	12 18	\$500.00 \$500.00	13.0% 16.0%



Getting Started

Load your ZERO Plan Dealer Tools CD

- Each Dealership will receive a ZERO Plan CD with loading instructions.
- Make Sure your Workstation has Adobe Reader 9.0 or higher. If not go to www.adobe.com/reader for your free download.
- Load the ZERO Plan CD on each workstation that will use the ZERO Plan.
- During installation a ZERO Plan folder will be added to the workstation's desktop.
- The ZERO Plan Forms Builder will also be added to the workstation's desktop. This program will create the ZERO Plan customer forms.



ZERO Plan Dealer Tools Folder Contents

Name	Date modified	Date created	Type	Size
Compute Sales Price Tool	3/18/2012 12:10 PM	3/18/2012 12:10 PM	File folder	
Create a Brochure	3/18/2012 12:10 PM	3/18/2012 12:10 PM	File folder	
Enrolling Dealer Clients	3/18/2012 12:10 PM	3/18/2012 12:10 PM	File folder	
FACT Sheets	3/18/2012 12:10 PM	3/18/2012 12:10 PM	File folder	
Forms	3/18/2012 12:10 PM	3/18/2012 12:10 PM	File folder	
ZERO Plan Logos	3/18/2012 12:10 PM	3/18/2012 12:10 PM	File folder	
2011.1 Dealership Reference Guide.pdf	5/18/2011 1:59 PM	5/18/2011 1:59 PM	Adobe Acrobat Document	851 KB
2011.1 User Training Presentation.pdf	8/18/2011 9:38 AM	8/18/2011 9:38 AM	Adobe Acrobat Document	678 KB
2011.1 User Training Presentation.pptx	6/10/2011 3:11 PM	6/10/2011 3:11 PM	Microsoft PowerPoint Pr...	1,061 KB
2011.2 DLR Agreement-exh A requirements.pdf	5/25/2011 10:02 AM	5/25/2011 10:02 ...	Adobe Acrobat Document	16 KB

- **Complete Dealership Reference Guide.** Answers any and all questions concerning The ZERO Plan® from A to Z.
- **2011 ZERO Plan® terms and requirements.** Contains the current guidelines to be used when pricing a product using 0% financing.
- **A Forms Builder document** which allows you to print the ZERO Plan customer forms from a PC to a laser printer bypassing the DMS system. Open the folder named **"Forms"**
- **Current versions of the Note & Contract and Customer Payment Form** available should you run out of your forms supply. Open the folder named **"Forms"**
- **A Training Presentation** for employees who will be using the ZERO Plan®. Topics include printing forms, funding requirements, common problems, cancellations and availability of resources.
- **FACT Sheets** that answer all the common questions about The ZERO Plan®. Open the folder named **"Fact Sheets"**
- **ZERO Plan® logos** for use in promotional materials, dealer websites and brochures. Open the folder named **"ZERO Plan Logos"**
- **A sales pricing program** that will compute a vehicle service contract sales price if you enter the product cost and desired profit net of our fee. Open the folder named **"Compute Sales Price Tools"**
- **Create a Dealer Brochure.** Use this tool to customize a ZERO Plan® brochure to fit your needs or use as a proof to have the brochure professionally printed. Open the folder named **"Create a Brochure"**



Printing Customer Forms

ZERO Plan Forms Builder - Top Portion

- Enter Customer Information
- Social Security Numbers are Required
- Enter Dealership Information: Refer to ZERO Plan Reference Manual to save this information to reduce data entry in the future.



COMPLETE & PRINT ZERO PLAN DOCUMENTS

This forms builder requires Adobe Reader version 9.0 or higher. Go to <http://www.adobe.com/reader> for a free download.

Fill in the following fields. When finished, press "Generate Form" at the bottom of the page.

CUSTOMER INFORMATION:

Buyer 1 Name:	JOE SAMPLE	Soc Sec #:	323-88-1234
Buyer 2 Name:	JANE SAMPLE	Soc Sec #:	323-54-9874
<small>(if there is more than 1 buyer, they must also be listed on the Service Contract, and both buyers must sign the financing and service contract).</small>			
Address:	123 PARK	Phone#:	(708) 363-4871
City, St, Zip:	DEARBORN, MI, 12345		

RETAILER/DEALER INFORMATION:

Retailer Name:	SUBURBAN CHRYSLER JEEP DODGE
Address:	24315 HAGGERTY ROAD
City, St, Zip:	NOVI, MI 48375

Retailer's Authorized Agent who will sign this form (Your Name):

Bill Jones



Printing Customer Forms

ZERO Plan Forms Builder – Middle Portion

- Enter Product Name. Separate Multiple Products with a Comma.
- Enter Policy #'s in the Same Order as the Products Separated by a Comma. If there is no Policy # enter “Applied For”
- Enter the Months/Miles of the Policy sold. If Multiple Products are Sold Enter the Policy with the Shortest Time Period in Months
- Enter Price & Tax(If Applicable).
- Down Payment displayed is the Minimum amount required. Larger down payments can be entered.
- Choose a Monthly Term.

PROTECTION PRODUCT INFORMATION: **If you are financing multiple policies on the same loan, list ALL Administrators and Policy #'s, separated by commas.

*Plan Administrator(s): MECHANIC, NSD, GREAT LAKES

*Agreement/Policy #(s): CT83213, 39706, APPLIED FOR

Sales Price of Service Contract: \$ 1,800.00

Tax (if applicable): \$ 0.00

Cash Price: \$ 1,800.00

Down Payment: \$ 180.00

Financing Term (# of Payments): 12

Contract Date: 04/30/2011 (Contract Date should be the date customer signs our contract, and should match the effective date of the service contract)

First Payment Due Date: 05/30/2011

POLICY TERMS:

36 Months / 36,000 Miles*

* Enter 99 when policy has no mileage terms

** Enter SHORTEST policy if multiple policies are being financed.

Check here to include the "Addendum to Note & Contract" when printing. This is required for eligible non-cancellable Protection Products.

CUSTOMER PAYMENT OPTION (Select One Option, and provide information.)

Auto-Withdrawal (ACH) from Checking or Savings Account

Account Type	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings
Bank Name	NORTHERN TRUST
Routing Number	071923828
Account Number	30584018

**NOTES:

- 1) Routing #'s always have 9 digits
- 2) Routing #'s will never start with "5" (Do not take from a deposit slip)
- 3) Make sure not to include the check # as part of the account#

Auto-Charge to Credit/Debit Card (\$4.00 fee per payment)

Card Type	<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover
Card Number	
Card Expiration	Month: <input type="text"/> Year: <input type="text"/>
CVV2/CVC2 (# on Back)	<input type="text"/>

**NOTES:

- 1) American Express is not accepted
- 2) Card #'s are always 16 digits
- 3) The billing address of the card must match the address listed above, or it will be declined.

Mail-In Payments
Customer will receive payment coupons upon activation



Printing Customer Forms

ZERO Plan Forms Builder – Middle Portion

- If any of the Products Financed are Non Cancellable Click on the Addendum to Note & Contract Box to create the Required Additional Form.
- The Contract Date Displays the Current Date. The First Payment Date can be Adjusted if Requested by the Customer Up to 45 days from the Contract Date.
- Choose One of 3 Customer Repayment Options by clicking the Box.
- For Credit Card and ACH Data Entry there are Format Checks Which will Catch Data Errors. Read Error Messages Carefully.

PROTECTION PRODUCT INFORMATION: **If you are financing multiple policies on the same loan, list ALL Administrators and Policy #'s, separated by commas.

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Check here to include the "Addendum to Note & Contract" when printing. This is required for eligible non-cancellable Protection Products.

CUSTOMER PAYMENT OPTION (Select One Option, and provide information.)

Auto-Withdrawal (ACH) from Checking or Savings Account

Auto-Charge to Credit/Debit Card (\$4.00 fee per payment)

Account Type	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings
Bank Name	NORTHERN TRUST
Routing Number	071923828
Account Number	30584018

**NOTES:

- 1) Routing #'s always have 9 digits
- 2) Routing #'s will never start with "5" (Do not take from a deposit slip)
- 3) Make sure not to include the check # as part of the account #

Card Type	<input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover
Card Number	
Card Expiration	Month: [] Year: []
CVV2/CVC2 (# on Back)	[] [] []

**NOTES:

- 1) American Express is not accepted
- 2) Card #'s are always 16 digits
- 3) The billing address of the card must match the address listed above, or it will be declined.

Mail-In Payments
Customer will receive payment coupons upon activation



Printing Customer Forms

ZERO Plan Forms Builder – Bottom Portion

- When you have completed all the Data Entry click on the “Generate Form” box to populate the forms fields.
- If you Wish to Start Over Click on the “Clear All Fields” box to clear the Form.
- Once Forms are Generated Scroll Down to see the Actual Forms Completed with Your Entries. Check for Errors.
- If There are no Errors click on the “Print” Button on the Tool Bar. 3 sets of Forms Will be Printed on Plain Paper.
- When you exit the Forms Builder you will Be asked if you want to Save the Document.
Do Not Save the Document!

When you have filled out all fields, click the “Generate Form” button to finalize

GENERATE FORM

Note: After the forms have generated (below), use the “Print” button on the toolbar to print 3 copies: (1) Send the original/signed copy to Universal, (2) Provide the customer with a copy, and (3) Keep a copy for your records.

Clear All Fields (Blank Form)

Helpful hints to ensure prompt funding:

- Make sure to list Universal Lenders as the lienholder on all policy(s).
- Make sure to include a copy of the policy(s) being financed, and the customer(s) driver's license or state ID, when submitting to Universal.
- Please submit all paperwork to Universal within 10 days, to allow us ample time to process and activate the account before the first payment is due.

FOR QUESTIONS, CALL US TOLL-FREE AT (888) 954-1050

Submit the deal package to:

UNIVERSAL LENDERS LLC
PO BOX 66818
CHICAGO, IL 60666-0818

For Courier Service:

9950 W LAWRENCE AVE STE 305
SCHILLER PARK, IL 60176-1216



Printing Customer Forms

Sample Note & Contract

Note: Finance Charge May Display Negative Pennies Due to Rounding Problems

NOTE AND CONTRACT		UL Rev 1/11		
Periodic Payment Plan				
No. _____ (To be inserted by Universal)				
Purchaser of Product ("Buyer") JOE SAMPLE JANE SAMPLE	Seller of Product ("Retailer") SUBURBAN CHRYSLER JEEP DODGE	Protection Product ("PP") Information MECHANIC, MSD, GREAT LAKES		
NAME 123 PARK	RETAILER NAME 24315 HAGGERTY ROAD	NAME OF ADMINISTRATOR ("Administrator") CT83213, 39706, APPLIED FOR		
STREET ADDRESS DEARBORN, MI 12345	STREET ADDRESS NOVI, MI 48375	AGREEMENT NUMBER OF PRODUCT		
CITY, STATE, ZIP 333-88-1234 : 333-54-9874	CITY, STATE, ZIP			
SOCIAL SECURITY # (708) 343-4871				
HOME PHONE #				
ITEMIZATION OF AMOUNT FINANCED				
Cash Price \$ 1810.00				
Amount paid to Administrator on your behalf. (Retailer may retain a portion of this amount.)				
Sales Tax (EXEMPT) + 0.00				
Down Payment - 181.00				
Amount Financed = 1629.00 (Unpaid Balance of Cash Price)				
To contact Universal Lenders LLC with questions about this contract or your payments, call Toll Free: 866-954-1050				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of: \$ 181.00 (Down Payment Amt) \$ 1810.00
0.00 %	\$0.00	\$ 1629.00	\$ 1629.00	\$ 1810.00
Your Payment Schedule will be:				
# of Payments	Payment Amount	When Payments are Due		
12	\$135.75	Monthly, starting 05/30/2011		
<small>If a specific date is not provided above, then your first payment will be due 30 days after the date you sign this contract.</small>				
Security:	You are giving a security interest in the Protection Product being purchased, any unearned premiums or other interests in the Protection Product, and any proceeds or refunds for early cancellation thereof.			
Late Charge:	If a payment is received more than 10 days after the scheduled payment date, you will be charged the greater of: 1) 5% of the installment payment, or 2) \$10.00 (or the maximum amount permitted by law).			
Prepayment:	If you pay off early, you will not have to pay a penalty.			
Estimates:	All numerical disclosures, except the amount of late charge, are estimates.			
See your contract terms below for any additional information about non-payment, default, and refunds.				

PROMISE TO PAY: Buyer has paid Seller the Down Payment shown in the amounts set forth above. Buyer agrees to pay the remaining unpaid balance according to the payment schedule above, together with any additional delinquency charges or service fees that may be assessed: 1) pursuant to the provisions of this Agreement, or 2) as provided to effect repayment or servicing of the account. (A complete listing of customary service fees may be obtained from Universal's website at: the-zero-plan.com). Buyer will make all monthly payments when due to Universal. If any scheduled payment is not received within 10 days of its due date, then Universal may impose a late penalty in the amount of five percent of the payment amount or fifteen dollars, whichever is greater. As a courtesy provided by Universal to facilitate repayment, Buyer may select one of the convenience repayment options below if no payment option is selected, Universal will generate and mail a set of installment payment coupons to Buyer upon account activation. Universal does not mail monthly statements.)

Payment Option #1: AUTHORIZATION FOR ACH DIRECT DEBIT (ACH from Checking or Savings Account) Checking Savings

Buyer authorizes Universal to instruct Buyer's financial institution to make the applicable number of consecutive monthly payments, in the amounts and at the times set forth above (and as outlined in the "Automatic Payments" provisions attached hereto). This authority will remain in effect until the Note & Contract is paid-in-full, together with applicable charges if any, or until Universal has received written notification of termination from Buyer in time to allow reasonable opportunity to act on such notification.

Name of Bank _____ Bank Routing # _____ Account # _____

Payment Option #2: AUTHORIZATION FOR CREDIT OR DEBIT CARD PAYMENT (\$4.00 per payment Convenience Fee)

Buyer authorizes Universal to make the applicable number of consecutive monthly charges to the Buyer's credit/debit card listed below, in the amounts and at the times set forth above (and as outlined in the "Automatic Payments" provisions attached hereto). This authority will remain in effect until the Note & Contract is paid-in-full, together with applicable charges if any, or until Universal has received written notification of termination from Buyer in time to allow reasonable opportunity to act on such notification.

Credit / Debit Card # _____ Expiration Date _____ ^{*ONLY}

NOTICE TO THE BUYER: 1. DO NOT SIGN this contract before you read it or if it contains blank spaces. 2. You are entitled to an exact copy of the agreement you sign. 3. Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge. 4. Keep this agreement to protect your legal rights.

Buyer agrees to the terms and conditions of this agreement, including the provisions attached hereto as Exhibit A. By the signature(s) below, Buyer(s) acknowledge receipt of a completed copy of this contract.

Buyer Signature _____ Co-Buyer Signature _____

SELLER'S SIGNATURE _____ Salesperson Name _____ DATE: _____

NOTICE TO BUYER: FURTHER PROVISIONS ON EXHIBIT A



Printing Customer Forms

Sample Exhibit A

EXHIBIT A – PROVISIONS TO NOTE AND CONTRACT

UL Rev 10/15

LATE CHARGE: Unless Universal has received a written cancellation notice from Buyer, Seller or Administrator, if any installment payment is not received within 10 days of the due date, Universal may impose a late charge in the amount of five percent of the payment amount or fifteen dollars, whichever is greater.

DEFAULT AND CANCELLATION BY UNIVERSAL: If Buyer shall fail to make any scheduled payment within 30 days of its due date, or if Buyer shall default in the payment or performance of any other obligation or indebtedness due to Universal, or if any proceeding shall be instituted by or against the Buyer under any bankruptcy or insolvency statute or for an arrangement, or if Buyer shall make an assignment for benefit of creditors, then upon any of the foregoing events of default, at the option of Universal, and if the PP provisions provide for cancellation, then Universal may cancel the PP without further notice or participation by Buyer. Accordingly, Buyer authorizes Universal to cancel the PP in the event of default, and to notify and direct the Seller and/or Administrator to cancel the PP in the Buyer's name. No act or inaction by Universal or its employees shall be construed to waive any default or to grant any additional grace period with respect to any default for failure to make any payment when due.

POWER OF ATTORNEY: Following any failure by Purchaser to make payment when due, default, or any act of Cancellation, Buyer hereby irrevocably appoints Universal as its true and lawful attorney-in-fact with respect to the PP until all amounts payable hereunder are paid in full. Universal shall have full power under this power of attorney to: 1) cancel or restate the PP; 2) endorse or receive, in Buyer's name, all checks, drafts and all other documents payable to the PP; 3) receive, demand or sue for any amounts relating to the PP due and owing to Universal by Administrator, Insurer, Seller, or other obligor and 4) take such other actions as are deemed necessary to further the purposes of this Agreement.

CANCELLATION BY BUYER: If the provisions of the PP provide that it may be cancelled and if Buyer decides to cancel the PP before making all of the scheduled payments, then Buyer must send written notice of cancellation to Universal. Buyer must subsequently follow all cancellation procedures outlined in the PP policy in order for such cancellation to be effective.

EFFECT OF CANCELLATION, DEFAULT & ASSIGNMENT: Following any act of cancellation, the payment schedule shall cease and the Buyer will have no further obligation to pay any amounts not yet due, excepting for any payments, indebtedness and earned premiums that become due to Universal prior to and as of cancellation. Buyer agrees that any unearned premiums, proceeds and cancellation refunds from the PP are assigned by Buyer to Universal and that any cancellation proceeds or refunds due under the PP shall be made payable solely to Universal by the Seller and/or Administrator. Universal will refer to the Buyer any surplus or credit balance or account after application of any proceeds to: 1) any remaining payments not yet due or payable on this Note; 2) any other amount payable, indebtedness, or obligation due Universal; 3) any earned premiums or contract charges; and 4) all reasonable collection costs, including certified postage and any other expense incurred by Universal to notify Buyer of a default or to effect cancellation of the PP. If the terms of a PP do not provide for its cancellation, then Buyer acknowledges that any other PP benefits and product warranties will be similarly terminated.

ASSIGNMENT OF CERTAIN RIGHTS: As security, in the event of default or cancellation, Buyer hereby assigns to Universal all of Buyer's right, title and interest in and to the PP being financed, including Buyer's rights to cancel or restate the PP(s), and to receive proceeds thereof, up to and including any unearned premiums or contract charges, and refund amounts due under the PP.

BUYER CANCELLATION WHEN MULTIPLE PRODUCTS FINANCED: If two or more PP's are financed together on the same Note & Contract, and if the Buyer elects to cancel any cancellable PP(s) but does not elect to cancel, or by lack of provision cannot cancel, all of the remaining PP's financed, then Buyer agrees that: 1) any cancellation proceeds and refunds shall be directed to Universal and applied to the account balance as outlined in the provisions above; 2) the payment schedule shall not cease and Buyer will continue to pay each successive monthly payment when due, until any remaining balance or indebtedness owed to Universal on account for any non-cancelled PP(s) are paid-in-full; 3) upon default, Universal may cancel or terminate any remaining PP(s) in accordance with this Agreement.

TRANSFER AND ACCELERATION: This Agreement, any right to cancel, and all payments, obligations or indebtedness created herein are not transferable, unless made by express written agreement with Universal. If the PP contains a provision in which the rights or benefits granted to Buyer under the PP may be transferred, and if Buyer elects to transfer the remaining coverage to a new owner, then Buyer agrees that any remaining payments not yet due under this Agreement shall accelerate and become immediately due and payable. Any action taken by Buyer to transfer the PP without Universal's knowledge and written consent, before all payments, indebtedness and obligations to Universal have been satisfied, shall constitute an act of default, and Universal may proceed to cancel the PP and obtain refund as provided in this Agreement.

PAYMENTS AFTER CANCELLATION: Any payment made by Buyer after Universal has requested cancellation for default will not constitute a reinstatement of the PP but shall be applied to Buyer's outstanding obligations under this Agreement. Neither the acceptance nor the application of any such payments shall constitute an undertaking by Universal to take steps to attempt to restate such PP or constitute a waiver of any default hereunder.

ACCEPTANCE, RATIFICATION, ACCURACY: This Agreement shall be effective upon signature by Buyer, or where applicable, upon the mailing or other transmittal of this Agreement to Buyer. Receipt of the first payment by or on behalf of the Buyer serves to ratify this Agreement even if the Agreement is not signed by the Buyer. Universal shall have the authority to review this Agreement to insert or modify any label or term that was previously omitted or incomplete at the time of execution (including but not limited to the due date of the first monthly payment) upon written notice to Buyer, unless Buyer objects to such changes in writing. In addition, if the total of payments due hereunder are charged due to action taken by the Seller or Administrator (eg as a result of underwriting considerations, substitutions, Seller discounts, errors or omissions), Universal shall have, following Buyer's authorization, the right to revise the figures on the face of this Agreement.

AUTOMATIC PAYMENTS: If Buyer chooses Payment Option #1 (ACH Direct Debit) or Payment Option #2 (Credit/Debit Card), then Buyer hereby authorizes Universal Lenders LLC to initiate periodic electronic funds transfers or recurring monthly charges, to the bank account or credit/debit card provided, to satisfy the repayment of this Agreement. Automatic Payments will be processed monthly on due date, unless it is a non-banking or bank holiday, then it will be re-scheduled for the next regular banking day. Buyer shall pay to Universal \$25 for each check or ACH debit that is dishonored by Buyer's bank, and \$30 for each credit/debit card transaction that is charged back by the Buyer's card issuer. If Universal is unable to process any Automatic Payment, or if any Automatic Payment is returned, dishonored or charged back, then Buyer will be removed from Automatic Payments and agrees to make the required payments using another payment method. Buyer may discontinue Automatic Payments at any time, however Buyer agrees to provide a minimum of 3 business days advance notice in order to act upon such request. Buyer understands and agrees that the failure to provide written notice of election to cancel shall not constitute any undertaking or obligation by Universal to refund any monies received after cancellation, excepting that any such monies received after cancellation will be credited to the Buyer's account and will reduce the outstanding balance retained by Universal from any cancellation proceeds. If the Automatic Payment is charged to a credit or debit card, then Buyer authorizes Universal to increase each Automatic Payment by a \$4.00 convenience fee. Buyer agrees that the sum of all scheduled convenience fees, calculated by multiplying the number of payments by \$4.00, may be added to the face value of this Note & Contract and represented in the account balance from time to time reported, and will be included upon cancellation to the extent of the number of payments actually charged to Buyer's credit or debit card. Buyer agrees to provide and update the account information we keep on file to process Automatic Payments (such as the expiration date, card number or billing address associated with the card). If an Automatic Payment is declined or dishonored for Buyer's failure to provide or update required information, then Buyer agrees to pay a \$25 maintenance fee.

ASSIGNMENTS: Universal may, with or without notice to Buyer, assign or pledge its rights, title and interest in, to and under this Agreement and the collateral and power of attorney herein described. Upon notice from any such assignee, Buyer shall make all payments to such assignee without defense, offset or counterclaim as to such assignment.

ENTIRE AGREEMENT: This Agreement constitutes the entire agreement between Buyer and Universal. It supersedes any other written or oral agreement between the parties, and, except as otherwise set forth herein, may be modified only by writing signed by both parties.

REMEDIES, GOVERNING LAW, WAIVER: This Agreement shall be governed and construed in accordance with the laws of the State of Illinois without regard to applicable conflict of law principles. Each provision hereof shall be interpreted so as to be effective and valid under applicable law. If any provision hereof is held to be unenforceable or invalid under applicable law, such provision shall not impair the validity or enforceability of the remaining provisions hereof. Any dispute in court or legal actions or proceedings arising out of or from or related to this Agreement or the PP, shall be brought only in courts having jurisdiction within Cook County, Illinois, and each party hereby consents and submits to the jurisdiction of any local, state or federal court located within Cook County, Illinois and waives any right it may have to transfer the venue of any such action or proceeding. Universal's failure to require strict performance of any provision hereof or to exercise any of its rights hereunder shall not waive or relinquish any future right under such provision and the provision shall continue and remain in full force and effect. Universal shall be entitled to its reasonable attorney's fees and costs incurred in the enforcement of any provision of this contract.

MISCELLANEOUS: The content and format of this agreement have been adapted to provide Buyer with important information in a clear and familiar form, and their use does not imply that any particular federal or state law relating to lending or installment sales is applicable to this agreement or the transaction it contemplates. Seller's signature on this Agreement, or the subsequent acceptance and negotiation of any proceeds advanced by Universal to Seller under this Agreement, creates an assignment per the terms of the Retailer Agreement between Universal and Seller.

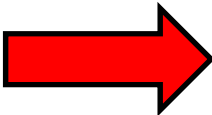
Notice to California Residents: If married, you may execute this agreement separately as an individual.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain accurate credit histories on each credit user upon request. The Ohio Civil Rights Commission enforces this law.

Notice to Pennsylvania Residents: Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of the goods and services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed the amount paid by the debtor hereunder.

Buyer Signature _____ Co-Buyer Signature _____

UNIVERSAL LENDERS LLC • PO BOX 4179 • OAK PARK, IL 60303 • (866) 954-1050 • Fax (773) 889-4506 • www.the-zero-plan.com





Printing Customer Forms

Funding Checklist & Accounting

Note: This form is not required for funding. It is an internal form to be used to help the dealership account for the transaction and include the proper documents when funding is requested.

FUNDING CHECKLIST & FINAL ACCOUNTING

DATE: _____ Seller/Dealer: _____
 Buyer(s): _____

Product(s) Sold	Sale Price	Cost	Profit
_____	_____	-	=
_____	_____	-	=
_____	_____	-	=
_____	_____	-	=
PRODUCT TOTALS :		*	=

*Sale Price Totals must match Cash Price listed on Payment Plan

FINAL ACCOUNTING	
Amount Financed : _____	Amount Financed : + _____
Zero Plan® Fee: (_____)	Down Payment : + _____
Due From Zero Plan: = _____	Zero Plan® Fee : (_____)
	Product/Policy Cost(s) : (_____)
Customer Down Pmt Retained by Dealer + _____	Taxes to be Paid : (_____)
TOTAL Dealer Cash Received = _____	TOTAL PROFIT : _____

FUNDING
 Funding contracts that meet our requirement will be paid out within 7 business days of our receipt. Contracts that contain errors, missing information, or do not meet program requirements will require additional time to process and may not be paid until all problems are corrected.

- REQUIRED DOCUMENTS FOR FUNDING:**
- Universal Lenders Copy of Note & Contract (Payment Plan). *Note that the "Customer" and "Dealer" copy of web generated forms omit certain required information. Make sure to verify "Universal Lenders" copy.
 - Exhibit A to Note & Contract (Page 2 Additional Provisions) with customer signature.
 - Copies of ALL products/policies being financed
 - Photo ID

SEND FUNDING PACKAGE WITHIN 10 DAYS OF SALE TO: UNIVERSAL LENDERS LLC
 1140 LAKE ST STE 202
 OAK PARK, IL 60301-1050

For questions, help or inquiries: Call us at (866) 954-1050
 Most questions can be answered by visiting our website at www.The-Zero-Plan.com

- CHECKLIST (to ensure prompt funding)**
- You have included copies of ALL products/policies being financed AND UNIVERSAL LENDERS IS LISTED AS LIENHOLDER ON EACH FORM or APPLICATION including non-cancellable products.
 - The Sale Price(s) on the policy(s) sold matches the "Cash Price" on Payment Plan/Note & Contract
 - You have included a copy of the Buyer(s) Photo ID
 - You have listed the Buyer(s) Social Security Number on the Payment Plan
 - Making sure that we have the correct address and phone # will help reduce your cancellations & chargebacks due to non-payment!



FUNDING REQUIREMENTS

The following documents need to be included in the Funding Package for payment to be made to the selling dealer:

1. ZERO Plan Note & Contract
2. ZERO Plan Exhibit A to Note & Contract
3. Copy of Customer Photo ID
4. Goldenrod Lien Holder Copy of Service Contract Form being Financed.
5. Original White Copy of Service Contract Form being Financed.
6. If the Balance to Finance on the ZERO Plan Contract minus our fee is less than the cost of the Service Contract then a check for the difference (made out to GWC Warranty) must be included

Send The Above Documents to:

GWC Warranty Corporation
P.O. Box 7900
Wilkes-Barre, PA 18773



Common Document Problems

- **Universal Lenders not listed as Lien holder on Policy**
- **Sold Date on Policies not the Same as ZERO Plan Note & Contract Date**
- **Missing Social Security Number**
- **Funding Packet Needs to be Sent out Within 10 days of Contract Date to Insure Enough Time for Customer's First Payment Date.**
- **Proper Copies of GWC Warranty Application not included.**



Save A Deal Program

In an effort to enlist the dealership's help in collecting customer funds to avert a cancellation and profit chargeback Universal developed the following program:

- On the 20th day of Delinquency Universal will send the customer a “Cure” letter stating that unless the past due balance is paid within 10 days the financed policy(s) will be cancelled
- This letter is mailed Certified-Signature Required and regular mail.
- That same day Universal will fax a copy of the “Cure” Letter to the designated Save A Deal employee at the dealership. This designated employee was chosen at the time of enrollment.
- The designated employee will make sure the appropriate person at the dealership gets the “Cure” Letter so that a phone call can be made to the customer requesting payment.

**Save A Deal saves 75% of all customers who reach
20 days Delinquent!**



Customer Cancellation

Customer Request to Cancel Financed Products(for States that allow Cancellations):

This request would be handled following the same procedure the Dealer has used in the past. The customer would need to prove that their obligation to Universal Lenders as the lien holder has been PAID in order to have a refund check issued in their name only. If a balance is still due to Universal Lenders then a check will be issued to Universal Lenders for the customer balance amount and the remainder of the refund will be issued to the customer directly.

Universal Request to Cancel Financed Products due to Default:

In the event our collection efforts fail and it is necessary for Universal Lenders to request cancellation a fax will be transmitted to a designated person at the Dealership to begin this process. A sample of the Fax will be displayed on the next slide.



[Business Manager's Resources](#)

Access our website at www.the-zero-plan.com

Your Dealership Received a User and Password. If you Don't Know your User or Password Contact Universal. Use this Site to download All Resources needed to use the ZERO Plan.

The ZERO Plan™

Business Partner Login User: D9950 Password: ●●●●● Sign in

[Forgot password?](#)

0% Payment Solutions

ZERO Plan® Partners

- Overview of the ZERO Plan® and Universal Lenders LLC
- Current Forms and Forms Builder Program
- ZERO Plan® Reference Guide and FACT Sheets
- Current Program Guidelines and News
- Approved Product List - Service Contracts and Other Products
- Agent Resources
- How Do I Contact Universal Lenders LLC?



Customer Service

Refer your customers to our website to address most concerns.

- **Most Customer Questions Can be Answered at our Website.**
- **Use These FAQs to answer customer Requests directed to you.**
- **If a Customer Service Phone Number is Requested refer your Customers to 866-954-1050. This is a Toll Free Number.**

Frequently Asked Questions

Who is Universal Lenders LLC?

Where do I send my payments?

How Do I Contact Universal Lenders LLC?

How Do I Cancel My Service Contract or Policy?

How Do I Setup Automatic Deductions to Make My Payments?

How Do I File a Claim on My Service Contract or Policy?

Who can Answer Questions On What My Policy Covers?

What Is The Current Balance On My Account?

How Do I Pay My Account Off Early?

How Much Interest Am I Paying?

My Service Contract Was Cancelled; Why Do I Still Owe Universal Lenders LLC Money?

If we did not address your question please [click here to email us](#).



Still have Questions?

Call us toll free at 866-954-1050

Or

**Email us at
info@universallenders.net**