LOC PROTECTION OPTIMIZES AUTO LENDING

WWW.LOC.NET
MAIL@LENDERSOPTION.NET
800.256.2623

GROWS NONPRIME LENDING TO BOOST LOAN YIELD & FINANCE INCOME



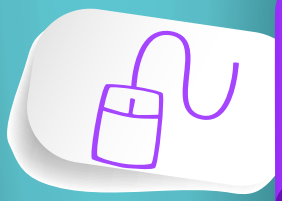
Offset low yield prime loans with high-performance nonprime loans.

PROTECTS NONPRIME LOAN PORTFOLIOS AT MINIMAL COST



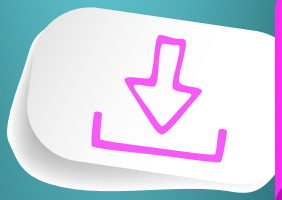
Recover 90% to 100% of LOC Protection fee on direct loans by increasing the interest rate 1.5%. Recover 100% on indirect loans by short funding dealers. Refunds are provided on paid-off loans.

LENDERS MAKE ALL LOAN APPROVAL & LOAN POLICY DECISIONS



Access LOC's website to complete form or transmit data file.

MITIGATES CHARGE OFFS ON REPOSSESSED VEHICLES



$3,000 to $6,000 additional loss reduction on deficiency balances by purchasing repossessed vehicles at higher values than auctions, providing principal balance reduction payments, and reducing repossession expenses.

VEHICLE CRITERIA



Available on vehicle purchase prices from $1,000 to $80,000 and loan terms from 1 to 8 years. Applied to both new and used cars, trucks, and vans with maximum protection of J.D. Power retail value on used vehicles or MSRP less rebates on new vehicles.