



AUTO CREDIT EXPRESS

Rebuilding America's Credit

Want a Pay Raise? Learn Subprime.

If you're like most Owners, GM's, Finance or Subprime Managers, you're always looking to sell more cars and increase your paycheck.

It is a fact that over 10% of all new car sales and 35% of all used car sales are purchased by people with Subprime or below Subprime credit.

The Rules Have Changed, But You Can Still Sell More Cars - Here's Proof

Summit Place Kia in Metro Detroit increased both new and used sales over 300% in the last twelve months, while maintaining a top 10% CSI rating among all Kia dealers nationwide. How? Subprime.

What's Your Subprime Road Block?

Been burned by unfunded contracts?

Had to pay back lenders due to power booking?

Had to buy back contracts due to fraud by an unscrupulous manager?

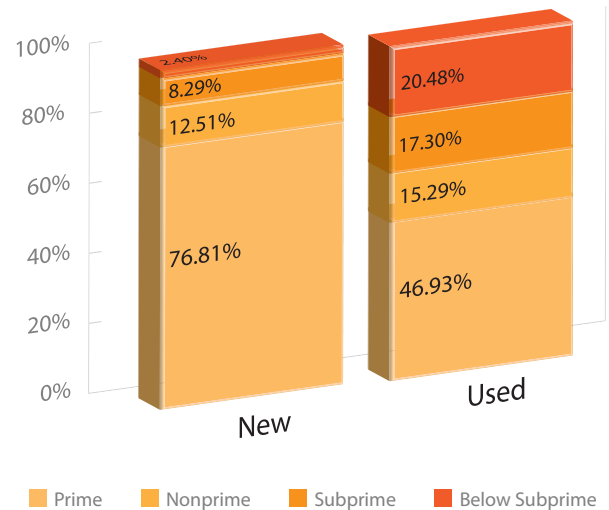
Lack of inventory to fit lender calls?

High Subprime manager turnover?

Loosing lenders for look-to- book or portfolio performance?

Ineffective marketing, advertising, accountability, or metrics?

CREDIT TIERS BY VEHICLE TYPE



Remove the Barriers to Subprime

By minimizing the risks and removing the barriers most often associated with Subprime sales, any store, regardless of experience level, can implement a process without adding additional personnel, departments or expensive ad budgets. Attend one of our workshops to learn how.

Get a Road Map for Long Term Success in Subprime

Attend one of our workshops and leave with a customized road map of how to get started. It's not a guarantee. You will encounter resistance, road blocks, and detours along the way. But without a map, you will not reach your destination.



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Subprime Workshops

Customizing a Subprime Process & Action Plan Track 1

During the two day workshop we will analyze the Critical Success Factors and customize a process and action plan for immediate results that fits the culture of your store.

Dates: January 12-13

Audience: Sales Managers, General Managers, and Dealers

Subprime F & I Workshop Track 2

Learn the nitty gritty of Subprime; how to communicate with our unique prospects, interpreting credit reports, income and debt analysis, inventory selection, deal structure, and funding.

Dates: January 15-16

Audience: Designed for F & I and Subprime Managers

Attend one of our workshops and receive 15 days of unlimited access to 24 online Subprime training courses, designed for BDC, sales, management, and F & I personnel. In addition to the video training, receive one hour of phone consultation check-up.

Pricing

| Workshop | First Person | Additional Personnel (75% off) |
|-------------|--------------|--------------------------------|
| Track 1 | \$995 | \$245 |
| Track 2 | \$1,995 | \$495 |
| Track 1 & 2 | \$2,495 | \$625 |

Note: If another person from the store attends Track 2 at the regular price, Dealers & GM's who are attending Track 1 are welcome to stay for Track 2, free of charge.

Prices do not include transportation, breakfast, dinner, or lodging.



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SubPrime Workshop Order Form

| Order Form | | | | |
|--|----------------------|----------|------------------|-----------|
| Dealership Name: | | Address: | | |
| City: | State: | PO#: | | |
| Date: | Contact: | Rep: | | |
| Phone: | Fax: | Email: | | |
| Workshop | Description | Quantity | Unit Cost | Sub Total |
| Track 1 2 Days: January 12 - 13 | 1st Person | 1 | \$ 995 | |
| | Additional Personnel | | \$ 245 | |
| Track 2 3 Days: January 14 - 16 | 1st Person | 1 | \$ 1995 | |
| | Additional Personnel | | \$ 495 | |
| Track 1 & 2 2 Days: January 12-16 | 1st Person | 1 | \$ 2495 | |
| | Additional Personnel | | \$ 625 | |
| Prices do not include transportation, breakfast, dinner, or lodging. | | | Total Due | \$ |

| Billing Information | | | | |
|--|--|-------------------------|-----------------|------|
| By Check | | By Credit Card | | |
| Remit Payment to: | | Card Type: AMEX VISA MC | | |
| ACE Tech Inc. 3271 Five Points Drive Suite 200 Auburn Hills, MI 48326 | | Credit Card #: | | |
| | | Exp Date: | 3/4 Digit Code: | |
| | | Name: | | |
| | | Address: | | |
| | | City: | State: | Zip: |
| | | Signature: | | |
| I agree to pay the total amount shown above in compliance with the cardholder agreement. | | | | |

To reserve your spot, fax completed order forms to 248-370-6601



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About the Instructors

Dave LaLonde

Senior Vice President
Auto Credit Express, Inc.
autocreditexpress.net

Dave LaLonde has more than 12 years of experience in Subprime auto sales, training, and process development. Dave has setup scores of dealership's Subprime departments from coast to coast.

In addition to training dealerships, in the late 1990's Auto Credit Express began to operate Subprime departments for auto dealers in the Great Lakes region. Under this new concept, Auto Credit Express personnel were placed onsite, inside of dealerships, to run the Subprime departments. This remains a featured practice of Auto Credit Express. This concept not only lowered the risk associated with Subprime, but it created a long term consistent profit center for Auto Credit Express dealer partners.

To ensure the process was consistent from store to store, Dave pioneered an online Subprime video training/certification curriculum for BDC sales, management, and F & I personnel. He has also developed Subprime process software that is used daily by Auto Credit Express and over 300 dealers nationwide.

Dave has authored over 18 articles in leading industry publications, primarily in the area of technology and Subprime lead generation.

Trained and mentored by Rich LaLonde, Dave is also a partner of the Summit Place Automotive Group, which has a Kia franchise in Waterford, MI and a newly acquired store in Canton, MI.

Dan Henderson

Executive Partner
Special Finance Concepts, LLC
specialfinanceconcepts.com

Dan Henderson's more than fifteen years of experience in the industry have taken him from lot porter to sales to General Manager to Corporate Finance Director. Over the years, he has found success in many roles; most recently as Special Finance consultant and trainer, and has served on Dealer Advisory panels with various reputable lending institutions.

Dan has had many articles published in national trade publications, including Auto Dealer Monthly and Special Finance Insider, and has spoken at numerous group functions, special finance seminars, and conferences nationwide. He has instituted an industry-wide recognized plan for handling the Special Finance Internet Lead Customer, and has since put it into place in over twenty dealerships in various markets across the country. Each of those dealerships have shown a marked improvement, and some have since been ranked among the top Special Finance dealerships nationwide.

Trained and mentored by Greg Goebel, Dan comes highly recommended by the best in the business to meet all of your Special Finance needs. He can relate to your department and he has the knowledge to make your department grow in every aspect of the business. His undeniable experience and expertise sanction him as the ideal source of talent and know-how in the inimitable field of Special Finance.