Dealer Information Sheet – Pricing & Closing

Spartan Financial PARTNERS

Data Tape Requirements

Customer Info*	Loan Info		Vehicle Info
First & Last Name	Account/Loan Number	Down Payments & Deferred	Vehicle Year
Social Security Number	Contract Date	Original Term	Vehicle Make
Bureau Scores (if applicable)	Amount Financed	Payment Frequency	Vehicle Model
Street Address	Current Principal Balance	Payment Amount	Vehicle Mileage
City	APR	Total of Payments	VIN #
State	Interest Type	Last Payment Date	
Zip Code	Finance Charge	Next Payment Date	
Birth date	Interest Collected	Months Remaining	
Phone (Mobile & Work)			

*** In order to protect our customer's privacy, please do not send identifying customer information via e-mail.**

Data Tape Analysis

Attach Data Tape as an Excel file on the Spartan secure website:

Subject Content: Dealer Name, City & State
Message Content: Type of Interest (Simple or Pre-Computed), Spartan Representative & Pricing Expectations

Secure link: https://www.hightail.com/u/Spartan-Financial-Partners

Diligence Requirements

Diligence Requirements:

- ✓ Original Title or Lien Receipt
- ✓ Original Contract (include all pages signed by seller and buyer)
- ✓ Bill of Sale
- ✓ Complete Credit Application (including, but not limited to, customer's residence, employment, income, contact phone numbers, POI/POR, credit bureau pulls and copy of driver license)
- ✓ References (minimum of 3 per account)
- ✓ Payment History (including the dates, any pick up payments made, and any extensions made)
- ✓ GPS and Odometer Disclosures; Insurance Disclosure; Warranty & GAP Information (if applicable)
- ✓ **PCI-DSS Disclaimer: Please do not submit your customers' cardholder information to ACA. Please remove all customer cardholder information from the documents you submit to us. Cardholder information include the full credit card numbers, expiration date, or CVV (generally, the 3 digits on the back of a credit card).**

Diligence Analysis

Please Mail All Diligence Files To:

Attn: Marcus Boyd
Spartan Financial Partners
961 E. Main Street
Spartanburg, SC 29302

Verification Calls

Verification Calls:

American Credit Acceptance ("ACA") performs verification calls on all accounts considered for purchase. Customer, vehicle, and payment information are confirmed ensuring an easy transition for the customer. Our verification call team can be reached at: **(866) 202-6913.**

Closing

Documents Needed to Close:

- Data Tape with Updated Principal Balances
- Updated Pay Histories
- Executed Legal Set
- Business Profile & Authorization Form
- GPS Transfer Disclosure
- W9 Form
- Wiring Instructions

On behalf of the Seller, a Goodbye Letter on Seller approved letterhead is sent to the customer after closing.

Dealer Information Sheet – Post Closing

Welcome to ACA

Customer Payments

ACA Payment Methods

Dealer Relations Team

Welcome to ACA – Welcome Calls and Packets:

ACA performs Welcome Calls and sends Welcome Packets to all customers after closing. The Welcome Call informs the customer that ACA has purchased their account, answers any questions the customer may have about the transition, and confirms important contact information. The Welcome Packet includes a Welcome Letter, an ACH Auto Pay Form, a Credit and Debit Card Agreement, and an information sheet that answers questions regarding how ACA uses and protects the customer's information.

What to do when a customer attempts to pay you:

- Congratulate the customer and reaffirm that their account has been purchased by ACA
- Inform customer that a Welcome Packet will be mailed to their primary address, and give them a copy of the welcome letter provided to you at close for reference
- Call our Servicing Department to introduce the customer to our team: **(855) 749-6327**
- ACA will schedule a payment and instruct the customer on how to pay directly to ACA going forward

Customer Payment Options:

- Online:
  - Free Recurring Automatic Bank Drafts
  - One Time Payment *
- Bill Pay: Through Your Financial Institution
- Pay By Phone: **(855) 749-6327** *
- Third Party Locations:
  - Money Gram * (Sender Code: 3530)
  - CheckFreePay * (Available at most Wal-Mart locations)
  - Western Union * (Biller Code: JPG GA)
- Mail: American Credit Acceptance LLC / PO Box 204531 / Dallas, TX 75320-4531

For accurate and timely payment postings, account number is required for all payments

** Additional Fees May Apply. Payment Processing Times Vary By Option.*

Dealer Relations Team:

The Dealer Relations Team specializes in assisting the Seller after a purchase is closed. This team is the point of contact throughout the recourse period and is available to answer any questions and help resolve any situations that arise during the transition period.

Contact Us:

Dealer Relations: (866) 202-6911

Hours (EST): Monday - Friday 9 am - 6 pm

Servicing: (855) 749-6327

Hours (EST): Monday - Friday 8 am - 9 pm
Saturday 8 am - 1 pm
Sunday 1 pm - 5pm

Underwriting: (800) 436-6614

Verification Call Team: (866) 202-6913

Hours (EST): Monday - Friday 9 am - 6 pm