

Finance Company Directory

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email Amanda Dunlap at adunlap@subprimenews.com.

AC AUTOPAY

AC AUTOPAY's acquisition program assists auto loan originators better manage their consumer auto loan portfolios, primarily through the "Bulk Acquisition" of auto portfolios along with custom "Payment Stream" and "Floor Plan" financing options. Unlike other acquisition companies that only purchase performing accounts, AC AUTOPAY has the flexibility to price and purchase all accounts in your portfolio, regardless of status. AC AUTOPAY purchases portfolios from credit unions, banks, independent finance companies and dealerships nationwide.

For more information, contact Ken Terkel at (720) 961-4074, email kterkel@acinvest.com or visit www.autopay.com.

AFS Acceptance

AFS Acceptance is an established, full-service auto finance company serving franchise and independent car dealers' subprime financing needs since 1996. The company's tiered program, specializing in open bk's, equity deals and everything in between, gives dealer partners a complete set of pricing options. With dedicated account managers providing responsive guidance and support, AFS helps its Dealer Partners fund contracts quickly and sell more automobiles. Based in Fort Lauderdale, AFS services the following states: Al., Az., Ca., Co., Fl., Ga., Id., Ill., In., Ky., La., Md., Mi., Mn., Mo., Nj., Nm., Nc., Oh., Ok., Or., Pa., Sc., Tn., Tx., Ut., Va. and Wa.

Visit www.afsacceptance.com for more information, or call 1-877-223-3254 and have some fun with the AFS team!

Agora Data, Inc

Agora Data, Inc. is revolutionizing the subprime finance industry with innovative solutions like its visionary Crowdsourced Securitization and ABS Capital Facilities geared for small to mid-sized auto lenders. Our off-balance sheet, non-recourse facilities, range from \$20 - \$100 million, offer market advance rates, no unused line fees, and flexible financial covenants. We empower auto lenders with access to capital market funding strategies by using Agora's infrastructure for rated transactions without relinquishing ownership through an equity raise. Seeking double-digit growth but lack the adequate equity capital? Agora provides solutions to diversify senior lender stacks, retire sub-debt, or private equity investor debt.

Our commitment to driving innovation in the subprime auto market ensures consistent delivery of groundbreaking financial solutions. Learn more at www.agoradata.com/agoracapital-finco.

American Credit Acceptance

American Credit Acceptance (ACA) is a complete sub-prime automotive finance company providing capital solutions to dealer partners across the nation. ACA offers point of sale financing, lines of credit and bulk purchases. Our line of credit and bulk purchase services are offered through Spartan Financial Partners. ACA starts with a common sense lending approach for our dealer partners and end with an affordable payment program for our customers. We strive to be the leading provider of financial solutions in the sub-prime automotive market.

Contact Our Team Today at 866-202-6912 or visit www.americancreditacceptance.com

Arivo Acceptance, LLC

At Arivo, we know subprime deals can be overwhelming. That's why we've changed everything. It's called subprime, simplified.

Website: www.Arivo.com

Contact information: Arivo Dealer Support
dealersupport@arivo.com | 1-844-392-7486

Automotive Credit Corp.

26261 Evergreen Road; Ste. 300
Southfield MI 48076, (248) 359-2672

www.automotivecredit.com

Main Contact: Michael Opdahl, Chief Operating Officer
MOpdahl@automotivecredit.com

Auto Use

45 Haverhill Street, Andover, MA 01810

Auto Use offers Floorplan Financing on a national basis and Sub Prime Retail Financing in select states. For more information on either product we invite you to call our dealer development team at (800) 737-9780 or visit our website www.autouse.com

Capital One Auto Finance

(800) 543-8085

Chase Auto Finance

(800) 223-5050, www.chase.com

Columbus Finance Inc.

3050 East Main Street, Columbus, OH 43209
(614) 236-854, (614) 236-5590

www.columbusfinance.com

Consumer Portfolio Service

Since 1991 CPS has been providing franchise and independent dealers with consistent and profitable subprime solutions. Our 7 proven programs offer generous advances and cover a wide spectrum of credit including thin files, low FICO's, open CH 7's, recent repos, and delinquent mortgages. Visit our website at www.hityournumbers.com or call 800-304-6812 to see how at CPS, *We approve more people so you can sell more cars!*

Credit Acceptance Corp.

(800) 873-0512

www.creditacceptance.com

DealerTrack

(888) 853.9402, www.dealertrack.com

Diamond Finance Co., Inc.

50 Jericho TPKE, Suite 200
Jericho, NY 11753, (888) 536-6500

Equity Auto Finance

2718 W. Oakland Park Boulevard
Fort Lauderdale, FL 33311
(800) 683-1095
www.equityautofinance.com

Exeter Finance Corp.

Exeter Finance Corp. is a specialty auto finance company headquartered in Irving, Texas. We work with thousands of franchised and independent dealers across the country to offer credit-challenged consumers the opportunity to finance a vehicle as well as take advantage of tools such as a free financial education course. Our commitment to dealers and consumers has resulted in rapid growth and expansion since being founded in 2006.

Learn more at www.exeterfinance.com

1st Investors Financial Services Group

(866) 889-6495, www.fifsg.com

Flagship

Flagship is a nationally licensed, full-service subprime auto lender and loan servicer. Flagship purchases loans from a large assortment of Franchise and well-established Independent dealers across the United States. Its core management team has been originating indirect auto loans for nearly 30 years and is committed to providing the highest level of service and value for its dealers.

For more information: Visit www.flagshipcredit.com or call 1-800-707-0114.

Friendly Finance Corp.

6340 Security Blvd., Suite 200
Baltimore, MD 21207
(800) 872-2877

Global Lending Services, LLC

Doing business in 47 states (not in HI, NY or Alaska). Operation facilities in Greenville, SC, Atlanta, GA and Phoenix, AZ.

www.glsauto.com

GO Financial

GO Financial is a subprime lending program that provides underwriting, financing, and collections. Dealers receive up-front capital and a share of the payment stream. The interactive GO Portal provides instant approvals and flexible deal structures. GO has no sign-up fees and loans are non-recourse. Call 888-GO-Financial or visit www.gofinancial.com.

Heritage Auto Finance

Heritage Auto Finance (HAF) is a subprime auto finance company serving franchise and independent car dealerships. HAF "Green Lights" more loans, on more vehicles to help our dealers provide better financing option. HAF was founded in 2010, and currently services dealers in Alabama with plans to expand to other Southeast states. We have no minimum credit scores and provide competitive advances on high mileage vehicles.

LOBEL FINANCIAL

Lobel Financial is a sub-prime to non-prime auto finance lender, providing dealers instant online approvals 24/7, with local branch service and support. With over 35 years of auto-financing experience, Lobel Financial provides both independent and franchise dealerships the tools they need, and the flexibility to approve most customers that visit their dealership. Doing business in many states. Call or click for more information: 800-871-8051 or www.lobelfinancial.net. Corporate website www.lobelfinancial.com

Prestige Financial

Prestige has been helping dealers and individuals rewrite the definition of “success” in special finance since 1994. With no minimum score and no minimum down payment requirements, generous advances and low fees, open 7, open 13, and double bankruptcy fundings, live buyers for make-sense approvals, and automatic rate drops for good customers, Prestige offers a wide variety of financing solutions for individuals and dealers across the nation. For more information on becoming a partner dealership, visit www.GoPFS.com or call 1-800-98-GoPFS.

Regional Acceptance Corporation

Regional Acceptance Corporation, part of BB&T Dealer Financial Services, is a national auto finance company. We are consistently ranked as one of the top non-prime auto finance companies in America. To better serve you and your customers, we offer flexibility in structuring deals, reliability, responsiveness and consistency. Our associates are well trained, competent and relationship focused. We are always available to offer you and your customers the highest level of service. Please allow us to earn your business today.

For more information Visit www.regionalacceptance.com or call 866 833 1677

RoadLoans.com

RoadLoans.com is a direct-to-consumer product of Santander Consumer USA Holdings Inc. (NYSE: SC) that provides auto financing and refinancing, as well as informative tools that help with the car-buying process. Those tools include mobile apps, finance calculators, a dealer network, car reviews and resources, and an auto finance glossary.

Headquartered in Dallas, Texas, RoadLoans.com has helped shoppers of all credit types get instant decisions and pre-approvals for auto loans since 1997.

For more information call (888) 276-7202 or visit www.roadloans.com.

RouteOne

(866) 933-0663 or www.routeone.com

Sensible Auto Finance

Sensible Auto Finance offers instant approvals, fast funding and simple sub-prime lending programs to both independent and franchise dealers nationwide. With no sign-up or monthly fees, Sensible is looking to partner with car dealers looking to say “YES” to more buyers. Sensible is also looking for sales agents with an established network of dealers to represent its program in numerous markets.

For more information, visit www.sensibleauto.com or call (833) 686-2886.

Seven Lynx Financing, LLC

Seven Lynx Financing is a specialized subprime indirect auto lender and licensed to do business in the state of Florida. Offering a wide spectrum of programs for consumers with distressed credit such as; recent repos, foreclosures, low FICO's and bankruptcies. We provide our dealer partners with a “common sense” approach and are flexible with credit decisions.

888-597-5969 or www.sevenlynxgroup.com

Skopos Financial

Skopos Financial makes tough, deep subprime auto loans easier to finance for franchise dealers nationwide. Leveraging its sophisticated, patented iLender technology and visionary management team, Skopos provides a streamlined process for dealers to finance customers with credit scores of 600 and below.

For more information: Call 214.520.4600 or visit www.skoposfinancial.com.

Southern Auto Finance Company

SAFCO is licensed in the following states: Alabama, California, Colorado, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Michigan, Mississippi, Missouri, Minnesota, New Mexico, New Jersey, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas and Virginia.

For more information, check our website at www.GoSAFCO.com.

Spartan Financial Partners

Spartan Financial Partners specializes in providing capital solutions for BUY HERE PAY HERE dealers and Independent Auto Finance companies. We accomplish this in two ways by Bulk Acquisitions and Lines of Credit. Through a Bulk Acquisition, we purchase all or a portion of a dealer's portfolio; this allows for a quick cash injection into the dealer's business. Whereas, a Line of Credit is secured by the dealer's auto receivables; this allows for portfolio growth while the dealer continues to service their customers. Our goal is to understand each client's capital needs and provide a customized solution to match their objective.

For more information, Contact Our Team Today 855-233-3605 or visit www.spartan-partners.com

U Drive Acceptance Corporation (UDAC)

U Drive Acceptance Corporation (UDAC) was formed for the purpose of originating and servicing primarily subprime automobile loans with a geographic focus on the mid-western states of the USA. U Drive Acceptance Corporation is a culmination of 25 years of business in the subprime auto loan business. The company was created as the related finance company to its sister company New Start Financial that has been in business since 1990. The company has grown to become an auto financing source for both franchise and independent dealers in the Midwest that seek to secure financing for customers that fall in the non-prime category. UDAC's reputation for local service and customer support has gained us market share in the four states we currently operate in, Iowa, Minnesota, South Dakota and Missouri.

Visit us at www.udriveac.com

Contact us at 712-258-0269

U Drive Acceptance Corporation | P.O. Box 3107, Sioux City, IA 51102

United Auto Credit

A program for EVERY customer, and a common sense decision on EVERY deal. Nonprime financing since 1996. United Auto Credit – Driven to make a difference. Don't miss another deal—contact us today!

1071 Camelback, Ste. 100

Newport Beach, CA 92660

888-318-UACC

www.unitedautocredit.net/dealerpartners.aspx or Marketing@unitedautocredit.net

Vehicle Acceptance Corporation

Available in the following states:

AL, AR, AZ, CA, CO, FL, GA, HI, IA, IN, MS, NC, NM, NV, OH, OK, PA, TN, TX and VT

www.VACorp.com

Veros Credit

Veros Credit is a privately held automotive finance company that specializes in the acquisition of non-prime and sub-prime motor vehicle retail installment contracts from franchise and independent automobile dealers. Veros Credit, headquartered in Santa Ana, CA, has been operating for over 20 years and has branch locations throughout CA, and nationwide coverage via the Veros Credit sales team which provides local personalized service.

For more information please email dealers@veroscredit.com or visit veroscredit.com

Wells Fargo Auto Finance

(800) 559-3957

www.WellsFargoAutoFinance.com

Westlake Financial Services

Westlake is a full-spectrum auto finance company, providing dealers instant online approvals with local rep support. With over 25 years of auto-financing experience, Westlake gives both independent and franchise dealerships the tools needed to easily finance every customer that walks into the showroom. Doing business in all 50 states!

Call or click for more information: 888-8-YES-YES /westlakefinancial.com.

Wisdom Financial

Wisdom Financial is a subprime sales finance company based in Great Neck, NY and is licensed/authorized to conduct the business of originating automobile loans sourced from a network of dealerships located in selected states across the United States of America. Wisdom's niche includes but is not limited to: (1) approving customers with previous BKs, auto-chargeoff, prior repossession and foreclosure; self-employed; first-time buyers; zero credit score, and (2) financing current model year and older vehicles up to 12 years old; up to 150,000 miles; rebuilt salvage; lemon law buyback; TMU.

For more information, visit www.wisdomfinancials.com or contact us at (516) 829-7570.