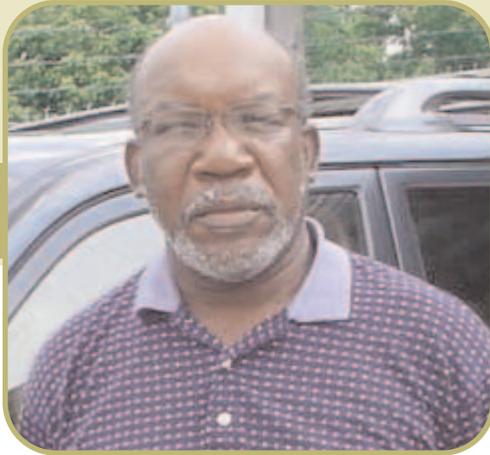


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DEALERS FINANCIAL TIMES



John Taylor
Taylor Import Sales

DEALER INTERVIEW

Summer 2006
Volume 2, Number 2

with John Taylor of Taylor Import Sales

Dealers Finance has been working with independent automobile dealers for over eleven years. We take great pride in providing the most competitive floorplan financing for growing dealerships just like John Taylor of Taylor Import Sales. We had the opportunity to ask John a few questions about his business, the industry and, of course, Dealers Finance.

1 **How did you get into the automotive retailing business?**
Well, I started off as a mechanic. I used to be in the repair end of the business repairing foreign cars. I started buying and selling cars and I liked how we were doing so I switched to just selling cars and dropped the repair business. We have been in the retail business for about twenty-seven years.

2 **What is your favorite car of all time?**
My favorite car of all time, I would say, is a Mercedes.

3 **What is the funniest thing that you can remember happening at your place of business?**
Well, the funniest thing, I guess, is the lies people tell to get their cars back after they have been repossessed.

4 **What do you think the future holds for the used car business?**
I think it's going to be good. I was told when I got into this business that the buy-here pay-here business, in general, was an inflation proof business and it has proven to be so far. As people's credit gets worse our business gets better.

We have always been blessed since we have been in the car business. When we were in the...

Continued >>

The Dealers Finance Difference

We like being the friend in the finance business. It's what makes us different from other floorplan financing companies. We believe that excessive fees unfairly drive up the cost of dealer financing. So we will never charge for overnight shipping expenses or for site floorchecks. Plus we proudly offer the industry's only no-fee inventory financing plan, the Gold Plan. We have created our financial products to be flexible and customized to the specific needs of growing dealerships. Simply put, we are a local lender managed by friendly, local people.



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Roswell, GA 30076
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Dealer Interview Continued...

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Question 4 continued.

...repair business we worked on cars that no one else wanted to work on. Now, in the retail business, we deal with the customers that no one else wants deal with, including the secondary lenders. The key to our business is to sell them a good car and give them a chance to pay. We don't give them a reason not to pay. We have a repair shop here to fix the car if something goes wrong. We keep the car running and keep the customer paying.

5

Is there anything in particular you like about Dealers Finance?

The main thing we like is the convenience. We go to the sale; we purchase a car and don't deal with it anymore until a customer buys it. We like the way the Dealers Finance representative comes by every week to check on us and see if we need anything. It's the convenience more than anything. It lets us handle business the way we want to handle it.



EMPLOYEE SPOTLIGHT

Susan Wynne, Chief Financial Officer

Susan joined Dealers Finance in 1997 and only the company's founder, Bob Coppedge, has been here longer. Her responsibilities include credit and operational duties, financial reporting, personnel and management.

Where did you work before Dealers Finance?

I worked 11 years for NationsBank in their distribution finance group which offered floorplanning and accounts receivable financing for a variety of industries. I held several positions including auditor, account manager, credit analyst, and regional operations manager, and vice president.

What do you like most about working at Dealers Finance?

I really enjoy the friendly dealers we work with. I also value the ability to make all decisions locally and quickly so that we can react to dealers needs. It's been rewarding to see our business grow from a handful of dealers to what it is today.

How would you describe your job?

My priorities change depending on

what's needed at the time. There is a lot of variety and I like being involved with all aspects of the company.

What do you like to do outside of work?

I run or work out at the YMCA every day before work. On summer weekends, I like to go boating on Lake Lanier. I'm the Chair of the Board of a local charity that provides child care to hardworking but low income families at a significantly reduced cost. I'm also active with my church and the Roswell Woman's Club.

What do you feel is your biggest accomplishment?

Learning to be a step mom to a teenager. Connor is now 25 years old.

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DEALER TIPS

Dealer management software can increase your bottom line.



Running a used car dealership can be difficult if you don't have the right resources and tools. These days there are many companies offering products and services designed to help the used car dealer. If you haven't taken a look at dealer management software, now may be a great time.

There are many reasons to use dealer management software, but first and foremost you need it to make sure your dealership is always on the right side of the law. This software provides the latest forms and contracts you need to keep your dealership legal. It also provides programs designed to keep track of your customers, cash reporting compliance procedures as well as crosschecking capabilities with the U.S. Treasury Department's Office of Foreign Asset Control (OFAC). OFAC requires used car dealerships to adhere to the SND list (also known as the Terrorist List) to monitor individuals who are

restricted from doing business with U.S. businesses or whose assets are frozen.

There's no doubt that by choosing a good dealer management software company you can rest assured you have what you need to be compliant. Did you know that dealer management software can also play a vital role in giving you a clear financial picture of your dealership?

"Don't overlook the power of information – dealer management software helps you to be proactive by analyzing trends so you can fine tune your business," says Michael Frazer, President of Frazer Computing. "It helps you make better decisions so you can make more money."

In order to quickly adjust to market changes you need access to reliable, local information about your dealership. A good dealer management software package can provide

you with information such as your biggest profit per day by vehicle make and model in the last quarter. Armed with that data you can make sure to only buy the vehicles that are selling for the biggest profit on your lot. Over time you can also spot trends in your local market regarding vehicle colors, makes and models.

We all know how important it is to get it done right the first time. As a small business owner there's very little room for error. Dealer management software can help the used car dealer tremendously. It's not only a tool that will help you get your work done quickly; dealer management software can also help you run your business more effectively.

I hope that these simple suggestions put you well on your way to maximizing your profits in 2006!

By David Ozyp, www.ozyp.com

NEWS & EVENTS

Ashley Phillips joins the Atlanta office of Dealers Finance

Dealers Finance is proud to announce that we have hired Ashley Phillips. Ashley joined our staff on June 1st of 2006 and is responsible for all sales and marketing activity in the state of Georgia. Over the last 28 years he had a variety of lending responsibilities with Westinghouse Credit

Corporation and Chrysler First. Additionally, he was the VP of Sales in the Inventory Finance Group for Bank of America. During the most recent six years, he owned and operated a retail business in North Georgia. His previous inventory finance experience is both broad and deep.



DEALERS CAPITAL

Programs and services

Dealers Capital is Dealers Finance's sister company. Dealers Capital has been providing note financing services to independent dealerships for over eleven years. Their note programs provide dealers with the funds needed to quickly grow to meet the changing demands of the marketplace.

The Accelerated Money Plan (AMP) Program has been designed for used car dealers with a buy here pay here (BHPH) portfolio. Through the AMP Program, Dealers Capital advances on



day one up to 90% of the payments purchased making you immediately whole again. By immediately freeing up capital you have tied up in your inventory you can then buy more vehicles for your used car lot. For more information on the AMP program and Dealers Capital visit www.dealerscapital.com

INDUSTRY TRENDS

The Most Researched Vehicles By Consumers (2005)

Rank	Vehicle	Rank	Vehicle	Rank	Vehicle
1	Honda Accord	9	Honda Pilot	17	Ford Escape
2	Honda Civic	10	Honda CR-V	18	Chrysler 300
3	Toyota Camry	11	Acura TL	19	Jeep Grand Cherokee
4	Toyota Corolla	12	BMW 325	20	Mazda 3
5	Ford Mustang	13	Toyota Sienna		
6	Toyota Highlander	14	Toyota 4Runner		
7	Nissan Altima	15	Infiniti G35		
8	Honda Odyssey	16	Toyota Avalon		

Source: Kelley Blue Book: kbb.com

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