



Dear Dealer,

I would like to introduce you to our company Epic Finance, LLC. *A NEW ERA OF LENDING*, which has over 60 years combined experience in the recreational lending business. Each member of our staff has been successful in catering to different areas in this business for many years. We strongly feel that our combined knowledge gives us the ability to offer the highest standard of service. Epic Finance, LLC. has discovered new ways to increase efficiency that will far exceed the industry standards.

Enclosed with this letter you will find some basic forms to fill out. Please feel free to give me a call at (620) 202-1232 if you have any questions or concerns.

I realize that you may already be using another financial service provider and may not be looking for another avenue at this time. However, I appreciate the time that you have taken out of your busy schedule to read this letter and consider us for your retail financing needs.

Sincerely,

The Epic Team

**EPIC FINANCE, LLC.**

5101 Dunlea Court Suite #203 ~ Wilmington, NC 28405

**Phone:** (888) 799-3139 ~ **Fax:** (888) 799-3143

[www.epicfinancellc.com](http://www.epicfinancellc.com)

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## Dealer Information Sheet

Dealer Name: \_\_\_\_\_

Business Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Email address: \_\_\_\_\_ Web Address: \_\_\_\_\_

Owners or Principals: \_\_\_\_\_

Sales Manager: \_\_\_\_\_ Office Manager: \_\_\_\_\_

Date Established: \_\_\_\_\_ Years at Present Location: \_\_\_\_\_

Business Hours: M-F \_\_\_\_\_ Saturday \_\_\_\_\_ Holidays \_\_\_\_\_

Ownership: <input type="checkbox"/>	LLC: <input type="checkbox"/>	Corp. Reg C: <input type="checkbox"/>	Corp Sub Chapter S: <input type="checkbox"/>	Sole Proprietor: <input type="checkbox"/>
Federal Tax ID#: _____		Name of Business Bank and Address: _____		
Retail Finance Sources: _____				
Floor Plan Co: _____				
Service Contract Co: _____		Retail Labor Rate: _____		

### Annual Sales Units

0-100       101-199       200-399       400 or more

List of Manufacturers: \_\_\_\_\_

Additional Stores: \_\_\_\_\_

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## Dealer Agreement

This agreement is made this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_ by and between Epic Finance (hereinafter referred to as "Agent") and \_\_\_\_\_ (hereinafter referred to as "Dealer").

### RESPONSIBILITY OF EPIC FINANCE

1. To obtain financing, through Dealer indirect lending sources, for customer related purchases. In the event that a finance approval cannot be obtained through a Dealer, indirect source attempts will be made to secure financing through alternative sources. This alternative source may or may not provide any income to Dealer. If an alternative source does provide income, the amount of commission paid to Agent will be determined on an individual basis.
2. To generate income through the sales of finance, Credit Insurances, Service Contracts, and any other aftermarket related products.
3. To complete, and have executed, those forms necessary for Dealer to obtain funds from lender. Excluded forms are: Title, Registration and Lien Reception. To submit these completed forms to Dealer with all information required for assignment to the finance source, upon finance closing.
4. To perform all responsibilities in a professional manner with lenders and with Dealer customers.
5. To negotiate and/or renegotiate Lender/Dealer Agreement on behalf of the Dealer, but never enter into an agreement on said negotiations. To submit proposed negotiated agreement to Dealer for approval.
6. To only represent those Credit Insurance and Disability Companies that are related as A (excellent) or better by the A.M. Best Company and to notify Dealer, in writing, any changes in companies or commissions.
7. To follow up on and expedite funding of closed loan packages and notify Dealer of estimated funding date and / or any delays in the funding process.
8. To accept and comply with those terms outlined in each Dealer / Lender Agreement.
9. To, in no way, misrepresent or falsify information on credit application or any other instrument used to secure financing through and Indirect Lender. In turn, Dealer obtains the credit application or provides either the Lender or Epic Finance with information necessary to secure financing. Agent accepts the information as factual and in compliance with Dealer / Lender Agreements.

### RESPONSIBILITY OF DEALER (includes any and all items above)

1. To assist Agent in obtaining competitive Indirect Lending Sources for Dealer.
2. To submit, to Agent, copies of all Purchase Agreements and / or Credit Applications and Manufacture's invoices.
3. To use Agent for Consumer financing, unless an alternative is agreed upon by both parties, to facilitate financing of a customer's purchase.
4. Dealer will not misrepresent or falsify any information on terms pertaining to the financing of a customer purchase either to Agent or to an Indirect Lender.

### COMPENSATION

Dealer agrees to pay Agent a commission in the amount of 40% of the gross profit of the sales of Finance Reserve, Credit Insurances, Service Contracts, and any other aftermarket related items financed through Agent. This commission will be paid upon Dealers receipts of finance profits.

1. Commission to Agent is 40% of the profit from the sale of financing, service contracts, credit insurance and other finance products.
2. For each application Agent will receive \$225 for closing / origination fee charged on each deal. Dealer will be responsible for all legal, collection or other costs associated with collecting commissions due.

**Business Hours**

Agent’s business hours are Monday – Friday, 9:00 am – 6:00 pm; Saturdays 9:00 am – 5:00 pm; and closed Sunday, unless otherwise notified of changes. Voicemail is available after hours. Business hours reflect Eastern Standard Time.

**Chargebacks**

Dealer is completely and solely responsible for any and all chargebacks; however, Agent will participate in chargebacks in the amount equal to the % paid to the Agent at closing. Proof of all chargebacks must be submitted to Agent.

**Confidentiality**

Agent will keep any and all information in regard to Dealer operations, customer information, employee information, and sales / finance information in complete and total confidence. Agent will keep ANY dealer information received in ANY fashion, completely and solely between Agent and Dealer and Lender.

**Validity, Complete Agreement, Amendments**

Any invalidity, in whole or part, of any provision of this Agreement shall not affect the validity, legality or enforceability of any of the provisions hereof. This agreement constitutes the complete understanding between the parties and supersedes all prior oral, written or implied discussions or understanding with respect to the subject matter hereof between parties. No amendment or modifications of any terms and provisions shall be valid unless modification is made in writing and signed by both parties.

**Enforcement of Agreement**

This Dealer Agreement shall be controlled by and construed under the Laws of the State of North Carolina. In the event that either party needs to enforce this agreement, the prevailing party shall be entitled to recover applicable court and Attorney costs.

**Termination**

Dealer or Agent may terminate this Agreement upon written notice to the other party, such termination to be effective thirty days after the date of such notice. The termination of this Agreement shall not release Dealer from any obligations in regard to unpaid commissions.

**Successors and Assigns**

This Dealer Agreement shall be binding upon an inure to benefit of, and be enforceable by the successors, assigns, and / or representatives of the respective parties of this Dealer Agreement.

**Additional Terms:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dealer: \_\_\_\_\_

Agent: \_\_\_\_\_

By: \_\_\_\_\_

By: \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

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## Lender Redirect Letter

Date: \_\_\_\_\_

To Whom It May Concern:

This is the redirect letter authorizing all applications and decisions to be faxed to Epic Finance, LLC. at (888) 799-3143.

If you have any questions regarding this transition please feel free to contact Epic Finance, LLC. at (888) 799-3139.

Thank you,

Epic Finance

Dealer's Signature(s): \_\_\_\_\_

Title: \_\_\_\_\_ Dealer Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

**APPLICATION CALLBACK PHONE NUMBER: (888) 799-3139**

**FAX CALLBACK NUMBER: (888) 799-3143**

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## Automated Clearinghouse (ACH) Form

**Each lender will notify Epic Finance once the dealer has been funded, including all dealer reserves. Epic Finance will transfer electronically from the dealer's specified account the agreed percentage for that contract.**

Dealer Name: \_\_\_\_\_ Date: \_\_\_\_\_

Dealer Signature: \_\_\_\_\_ Title: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Bank Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Account Number: \_\_\_\_\_ Routing Number: \_\_\_\_\_

**Please attach a voided check**

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