



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.epicfinancelc.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: ☐	LLC: ☐	Corp. Reg C: ☐	Corp Sub Chapter S: ☐	Sole Proprietor: ☐
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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