

FCF | First Consumers FINANCIAL

- ✓ No Recourse
- ✓ No First Payment Default
- ✓ Rates As Low As 12.99%
- ✓ Terms Up To 72 Months
- ✓ No Year Limit on Vehicles
- ✓ Flexible With Proof Of Income
- ✓ Rehash Directly With Lender
- ✓ Fast Funding
- ✓ Personal Local Service

Founded in
1998



PROFESSIONAL SERVICE
With A Personal Touch

Contact First Consumers Financial @ 877-836-8320

FCF Automobile Dealer Retail Purchase Agreement

The undersigned Dealer proposes to sell to the undersigned Finance Company, from time to time, Promissory Notes, Security Agreements, Retail Installment Contracts, Conditional Sales Contracts, or other instruments hereinafter referred to as "Contracts", evidencing installment payment obligations owing Dealer arising from the time sale of motor vehicles and secured by such Contracts. It is understood that Finance Company shall have the sole discretion to determine which Contracts it will purchase from Dealer.

1- Dealer represents and warrants that Contracts submitted to Finance Company for purchase shall represent valid, bonafide sales for the respective amount therein set forth in such Contracts and that such Contracts represent sales of motor vehicles owned by Dealer free and clear of all liens and encumbrances.

2- If Finance Company or affiliate sends a pre-approved customer to Dealer and Dealer sends that customer to another lender for financing, Dealer will owe Finance Company 5% of the amount financed or \$1000 whichever is greater.

3- Upon purchase of Finance Company of any Contracts hereunder from Dealer, Dealer shall endorse and assign to Finance Company both the obligations and all pertinent security instruments, along with such provisional endorsements as may be stipulated for such Contracts purchased by Finance Company.

4- Rates that will apply shall be those stipulated from time to time by the Finance Company in their Retail Rate Schedule which is incorporated by reference herein and made a part of this agreement. Year models for this purpose will change on October 1st of each calendar year, unless otherwise provided for by existing State regulations.

5- This Agreement shall be governed by, and constructed and enforced in accordance with the laws of Louisiana.

6- In the event of any lawsuit, a judge and not a jury shall decide the matter in dispute.

7- No course of dealing between the Dealer and the Finance Company or any delay or failure on the part of the Finance Company in exercising any rights hereunder shall operate as a waiver of any rights of the Finance Company, except to the extent expressly waived by the Finance Company.

8- Finance company reserves the right to enforce full dealer recourse on any contract purchased by Finance Company from Dealer which Finance Company finds Dealer involvement in any fraudulent situation.

9- No provisions hereof may be modified, changed or supplemented, except in writing by a duly authorized representative of the Finance Company.

First Consumers Financial, LLC

Name of Dealership: _____

By: _____

By: _____

Printed Name: Michael Hayek

Printed Name: _____

It's: Vice President of Operations

It's: _____

Date: _____

Date: _____

Dealership Legal Name: _____

Type of business: Individual _____ Partnership _____ Incorporated _____ LLC _____

Please check one

If Incorporated, is it a corp C _____ or corp S _____

Fed tax ID number _____



AUTHORIZATION AGREEMENT FOR DIRECT DEPOSITS (ACH CREDITS)

Company Name

Company ID Number: N/A

I (we) hereby authorize First Consumers Financial LLC, hereinafter called COMPANY, to credit entries to my (our) ☐ Checking Account/ ☐ Savings Account (select one) indicated below at the depository financial institution named below, hereinafter called DEPOSITORY, and to credit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Depository (Bank)

Name_____

Branch_____

City_____

State_____ Zip_____

Routing
Number_____

Account
Number_____

Date(s) and/or frequency of credit(s) _____

This authorization is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

Name(s)_____

ID Number: NA

Date_____ Signature _____

NOTE: ALL WRITTEN CREDIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.

Independent Dealer Report

TDN / Tennessee

Branch _____

Date _____

Dealer _____

Phone Number _____

Address _____

County _____

City & State _____

__ Individual __ Partnership __ Corp

How long in business? _____ How long at present location? _____

Brief description of place of business (size, facilities, vehicles carried):

Does dealer operate at more than one location? _____ How many and their location? _____

Dealer's other sources of financing? _____

Auctions the dealer does business with and their report: _____

Better Business Bureau Report: _____

Floorplan? _____ If so, where? _____

Financial Statement attached? Y / N

Federal ID # _____ Sales Tax # _____

DMV License ☐

Bond ☐

First Consumers Financial Dealer Participation Program

FCF will pay a flat spiff per deal funded as follows:

Level One- \$700 amount financed over \$15k
 \$500 amount financed \$10k to \$15k
 \$400 amount financed \$6k to \$10K
 \$300 amount financed under \$6k

Level Two- \$200

Level Three- \$150

Please tell us who to make flat spiff payable- Please check one:

_____ Dealership or _____ Key Dealer Employee

We also pay commissions on the following:

Our auto club (CCC) \$25
Our Gap \$50
Our Warranty \$50

Please tell us who to make commissions payable- Please check one:

_____ Dealership or _____ Key Dealer Employee

1099 Info for Key Dealer Person:

Name: _____ Social Security # _____

Address: _____

Name of Dealer: _____

Print Dealer or GM Name _____

Dealer or GM Signature _____ **Date:** _____