

DEALER CAPITAL PROGRAM

Portfolio Momentum **Advance Program**

A portfolio-backed capital solution that turns the BHPH accounts you already own into working capital — without giving up ownership.

THE BIG IDEA

Not a one-time advance. A repeatable capital system.

Stop waiting month after month to recover the cash invested in each BHPH sale. Put capital back to work while ASF handles the servicing behind the accounts.

24-48 HRS

TYPICAL FUNDING AFTER FINAL
APPROVAL & DOCUMENTS

ONGOING

NEW ADVANCE ON EVERY
QUALIFYING DEAL

YOU OWN IT

ACCOUNTS STAY YOURS WHILE
ENROLLED

NO BUYBACKS

REPLACE A DEFAULT — NO
TRADITIONAL CASH BUYBACK

WHY DEALERS USE IT

A stronger path for the portfolio you have today

Working with our partner finance companies, Auto Capital Express created Portfolio Momentum to help dealers unlock capital from the accounts they already own and from the eligible deals they complete moving forward. Rather than committing your portfolio to an immediate outright sale, the program can **unlock capital now**, keep you originating, and preserve the opportunity for a larger portfolio transaction later — when the pool may command better economics.

PROGRAM ADVANTAGES

What your dealership gains

01 · RECURRING CAPITAL

An advance on every eligible deal you do

Each approved eligible BHPH contract can create a new advance as you put it on the books — based primarily on applicable Black Book wholesale vehicle value. Access to capital grows with production.

02 · PRESERVE YOUR CASH

Build without tying up your own capital

Use program advances instead of carrying the entire cost of each qualifying contract. Preserve cash for inventory, payroll, floor plan, and growth.

03 · FULL-SERVICE MANAGEMENT

ASF servicing is built in

You sell cars — ASF supplies payment processing and account administration, CPI support, account technology, portfolio monitoring, and future-sale timing review.

04 · KEEP CONTROL

You retain ownership

Customer payments are applied toward reducing the outstanding advance while the enrolled accounts remain yours, unless and until you choose a separate approved sale.

05 · PROTECT YOUR CASH

No traditional immediate cash buyback

A qualifying default may receive up to 60 days to repossess, recondition, and place the vehicle with a replacement customer, subject to approval and final terms.

06 · THE DEALER ADVANTAGE

One portfolio. Two potential capital events.

Take an advance today and still retain the opportunity to pursue an approved portfolio sale later as the pool seasons and grows.

HOW THE PROGRAM WORKS

The Portfolio Momentum cycle

- 1 Unlock capital now**
We review your current portfolio and establish the initial advance on qualifying accounts, subject to final verification and underwriting.
- 2 Keep originating**
Continue approving and structuring deals. Submit each eligible contract for an additional advance based on Black Book wholesale values.
- 3 Season and scale**
Customer payments reduce the outstanding advance while new contracts increase portfolio size, history, and potential marketability.
- 4 Evaluate the larger exit**
A future sale is priced from the customers' remaining principal balances. Sale proceeds first satisfy the remaining advance — the dealer receives the net balance.

TWO CAPITAL EVENTS

Often more cash than a traditional sale today

For many smaller portfolios, the initial advance may put more cash in the dealer's hands than a traditional sale available today — and you still keep the second bite of the apple.

CAPITAL EVENT 1 · NOW

Receive the approved advance

Put capital to work immediately without giving up ownership of the accounts.



CAPITAL EVENT 2 · LATER

Pursue a portfolio sale

Often in 3–6 months, sell based on remaining customer principal. Proceeds first satisfy the advance; you keep the remaining net proceeds.

GETTING STARTED

See what your portfolio could produce

Send us your current portfolio data file and we will return a **personalized, non-binding Letter of Intent** showing your preliminary qualifying accounts and indicative advance range — usually within one business day.

- ✓ **Frazer** and **DealerCenter** users: step-by-step export guides are available on request.
- ✓ **Wayne Reaves** users: download the "Accounts to Sell" report.
- ✓ Need a hand exporting? Call us and we will walk you through it in minutes.

READY TO SEE YOUR NUMBERS?

Send us your data file today.

CALL

832-757-1409

Jay Keys

Chief Executive Officer • Auto Capital Express

jaykeys@autocapitalexpress.com • 832-757-1409

autocapitalexpress.com

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