



Ally Buyer's ChoiceSM

Dealer Administration Guide

January 4, 2017

Ally Buyer's Choice

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Ally Buyer's Choice

Overview

▶ What is Ally Buyer's Choice?

Ally Buyer's Choice is an alternative to existing conventional retail financing or leasing plans. This fully amortizing retail installment sale contract allows your customer to own their vehicle while enabling them to prepay by selling the vehicle to Ally at a fixed date for a predetermined price. It is a fixed rate, fully amortizing retail product with terms up to 84 months. Ally Buyer's Choice is an exclusive Ally finance product available to eligible customers.

▶ How Ally Buyer's Choice Works

Customers have the opportunity at 48 or 60 months to use their Special Prepayment Option by selling the vehicle to Ally at a predetermined Sale Price (less a disposition fee, excess wear, and excess mileage as outlined in the Ally Buyer's Choice Rider). Alternatively, customers can pay their outstanding balance (to payoff their account) or continue paying their regular installment payments for the contract's remaining term.

▶ Plan Features

- Annual Percentage Rate (APR) and payment are fixed over the entire term of the contract
- Special Prepayment Dates are approximately 48 or 60 months from the contract date
- Available in all states except Nevada
- A pre-inspection must be scheduled to use the Special Prepayment Option; however, a pre-inspection does not commit the customer to using the Special Prepayment Option. A final inspection is required on the day of vehicle turn-in
- All new vehicles as represented in the ABC Calculator are eligible

▶ Customer Benefits

- Customers own their vehicle
- Two mileage options to choose from – 15,000/year standard or 12,000/year low
- Flexibility to get into a new vehicle more often
- Multiple choices at the special prepayment date (sell the vehicle to Ally, keep making payments or trade in the vehicle to a dealer)
- Finance contract can be paid down or paid off at any time without penalty
- Annual Percentage Rate (APR) and payments remain the same for the entire term

▶ Dealer Benefits

- Provides another option to traditional retail financing
- Flexibility to shorten the customer's buying cycle
- Available to business customers with an eligible co-buyer
- Provides an avenue for dealers to purchase used vehicles sold back to Ally
- May increase customer traffic back to your dealership at the Special Prepayment Option date
- Provides service & body shop opportunities at the time of pre-inspection
- Customers can pay off their contract or trade in the vehicle to your dealership at any time during the contract term
- Eligible standard rate contracts earn the ADR cash reward

Ally Buyer's Choice

Glossary

Term	Definition
MSRP	MSRP as listed on the original manufacturer invoice without additions/deductions for dealer installed options.
ABC Factor	Percentage used with MSRP to determine / calculate the ABC Vehicle Price. Note: ABC Factors are updated periodically. Please refer to the ABC Calculator.
ABC Vehicle Price	The gross value at which Ally will purchase the vehicle from the consumer before deductions for any Disposition Fee, Excess Wear and/or Excess Mileage and unpaid charges.
Sale Price	Net value at which Ally will purchase the vehicle from the consumer (ABC Vehicle Price less Disposition Fee, less any Excess Wear Deduction and less any Excess Mileage Deduction).
Disposition Fee	Fee used in calculating the Sale Price at which the customer may prepay by selling their vehicle to Ally by the Special Prepayment Date.
Excess Wear Deduction	Amount Ally estimates it would cost to repair excess wear to the vehicle. Excess wear is wear that is beyond the minor wear reasonably expected to result from ordinary everyday use.
Excess Mileage Deduction	Per mile charge for odometer mileage exceeding the stated maximum miles listed in the ABC Rider.
Special Prepayment Date	Last date on which the customer can use their option to prepay by selling the vehicle to Ally using the Ally Buyer's Choice feature.
Special Prepayment Period	The period of time starting thirty days prior to the Special Prepayment Date and ending on the Special Prepayment Date.
Special Prepayment Term	The number of months after the contract date that the Special Prepayment Date is set for.
Total Amount Owed Ally	Total amounts owed Ally by the customer on the ABC contract at the time the Special Prepayment Option is exercised. This includes (but isn't limited to) the outstanding unpaid balance of the amount financed, unpaid finance charges, unpaid late charges, unpaid fees of any kind.
Net Amount Owed Ally	The difference between the Total Amount Owed Ally and the Sale Price if the Total Amount Owed Ally is greater than the Sale Price. If the Sale Price is equal to or greater than the Total Amount Owed Ally, then this amount is zero. Amounts owed the customer (Sale Price is greater than Total Amount Owed Ally) will be paid to the customer when the account is terminated.

Ally Buyer's Choice

Program Guidelines

Eligible Dealers	All dealers who have executed an Ally Financial and Ally Bank Buyer's Choice Agreement. Not available to dealers in Nevada.
Eligible Vehicles	All new vehicles as represented in the ABC Calculator. NOTE: Eligible vehicles will have an Ally Buyer's Choice Option Factor available in the ABC calculator.
Eligible Customers	Individual customers and applications in a business name with an eligible co-buyer. Commercial use transactions are not eligible at this time. All customers must meet the Ally Buyer's Choice Underwriting Guidelines.
Eligible Transactions	Prime Retail only, Tiers S through C with FICO® scores of 620 or greater.
Eligibility for Ally Dealer Rewards	Eligible Ally Buyer's Choice standard rate contracts will qualify for the cash reward
Maximum Amount Financed	Ally Buyer's Choice advance limits are listed by tier on the Ally Buyer's Choice Rate Sheet. Advance is based on dealer cost as it appears on the original manufacturer's invoice.
Term	Terms of 60-84 months - available term depends on the transaction structure. Please see the Ally Buyer's Choice calculator for examples. Payment deferral programs and custom payment plans are not compatible with Ally Buyer's Choice.
Payment Schedule	Equal monthly instalments with a Special Prepayment Option (48 or 60 Mo.) available to the customer at a predetermined point in the contract.
Ally Buyer's Choice Price	The Ally Buyer's Choice Vehicle Price is calculated via the ABC calculator.
Rates and Dealer Finance Income	Refer to applicable Ally Buyer's Choice standard rate sheet located on RouteOne under Rate and Forms.
Dealer Liability	Ally Buyer's Choice transactions are non-recourse to the dealer.
Mileage Allowance	The total allowable mileage before an excess mileage charge is deducted from the Sale Price begins after the allowable miles (48 Mo. - 60,000 miles for standard mileage or 48,000 miles for low mileage contracts; 60 Mo. - 75,000 miles for standard mileage or 60,000 miles for low mileage contracts). Excess mileage is based on the odometer at vehicle turn-in. The excess mileage charge 25 cents per excess mile.
Credit Life and Disability	Eligible within Maximum Advance Guidelines.
GAP Care Advantage	GAP is eligible on Ally Buyer's Choice contracts, subject to the product parameters or limitations of the GAP Provider's product.
Disposition Fee (Excluding WI)	The \$499 disposition fee is deducted from the ABC Vehicle Price and therefore is applicable only if customers use their Special Prepayment Option to sell the vehicle to Ally. Note: The disposition fee in Wisconsin is \$0

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<p>Single Document Rule</p>	<p>The States of AK, CA, MN, MT, NV, OH, WA, WV & WI have single document or instrument requirements – because of those requirements, contract packages submitted to Ally require specific handling when the terms of the contract are modified with a contract rider or addendum (e.g., ABC Rider, GAP)</p> <p>Dealers must disclose across the top of the retail installment contract:</p> <ul style="list-style-type: none"> • “This Retail Installment Sale Contract consists of this document and the Ally Buyer’s Choice Rider.” <p>OR</p> <ul style="list-style-type: none"> • “This Retail Installment Sale Contract consists of this document, the GAP Agreement and the Ally Buyer’s Choice Rider <p>Dealers must also disclose across the front of the contract:</p> <ul style="list-style-type: none"> • “This agreement contains X pages [insert the total number of pages, including any riders].” The front and back of the retail contract would be considered pages 1 and 2. <ul style="list-style-type: none"> ○ ABC & Rider: “This agreement contains 4 pages” ○ ABC, Rider & GAP: “This agreement contains 6 pages” (may vary based on GAP Agreement)
<p>Documentation</p>	<p>Ally will accept the approved GMAC/Ally and Reynolds & Reynolds LAW forms.</p> <p>Also required are <u>both pages</u> of the Ally Buyer’s Choice Rider (Form ABCRDR 02/2012). NOTE: The second page requires the buyer and co-buyer (if applicable) initials. If the contract version being used is not listed with an accompanying Ally Buyer’s Choice Rider, it is permissible to use the GMAC/Ally Rider.</p> <p>A complete Contract Rate Verification Form including the ABC Factor percentage must be included in each contract package.</p>

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Entering the Application in RouteOne

- 1) When starting a new Ally Credit Application, select "Retail" as the product type.
- 2) Select the Special Program Code of **ABC – 48 months** or **ABC – 60 months**.
- 3) Complete the Credit Application as usual.
- 4) Enter the MSRP amount from the factory invoice and then continue to enter the correct numbers in the rest of the Worksheet.
- 5) Complete the remaining fields and then click "Submit" to send the Application to Ally.
- 6) Miscellaneous Reminders:
 - a) Preferred Option Groups cannot be added back to MSRP
 - b) Any changes to the Amount Financed will require the ABC payment be recalculated
 - c) Consult your Ally Underwriter with any questions

Entering the Application in DealerTrack

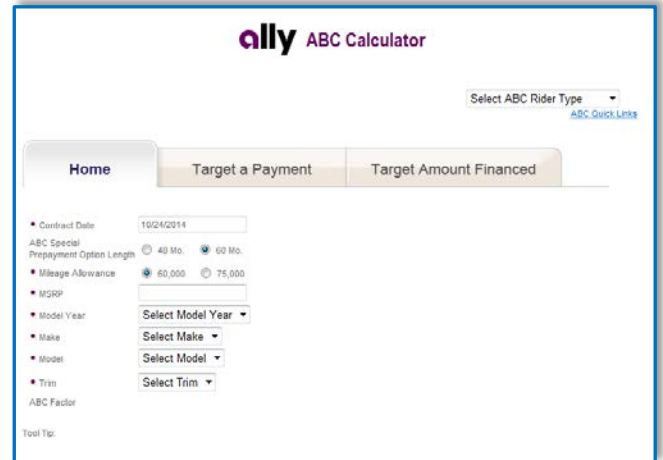
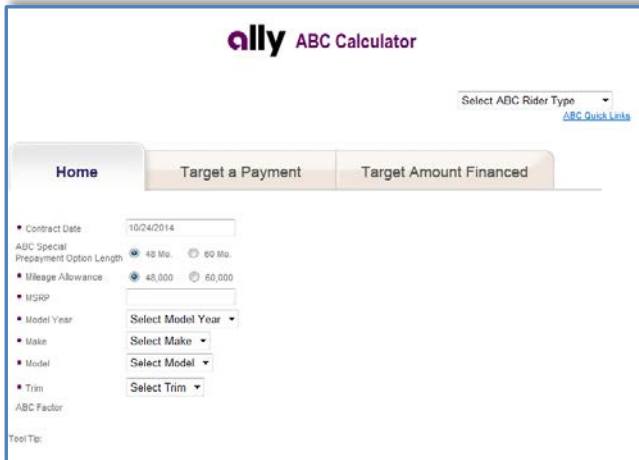
- 1) When starting a new Ally Credit Application, select "Retail" as the product type.
- 2) Complete the Credit Application as usual.
- 3) Enter the MSRP amount from the factory invoice and then continue to enter the correct numbers in the rest of the Worksheet.
- 4) Select the 'Lender'
- 5) Select the Special Program Code of **ABC – 48 months** or **ABC – 60 months**.
- 6) Complete the remaining fields and then click "Submit" to send the Application to Ally.
- 7) Miscellaneous Reminders:
 - a) Preferred Option Groups cannot be added back to MSRP
 - b) Any changes to the Amount Financed will require the ABC payment be recalculated
 - c) Consult your Ally Underwriter with any questions

Ally Buyer's Choice

Ally ABC Calculator

The Ally ABC Calculator provides you with a resource to produce single or multiple options simultaneously for you and your customer.

Simply enter the required data into the ABC Calculator to determine the payment, and total amortization term.



Contract Date
MSRP

- Will automatically populate with the current date
- MSRP from original manufacturer invoice without any additions/deductions for dealer installed options

Year/Make/Model/Trim
Mileage Allowance

- Select the model year, make, model, and trim level of the vehicle
- Default is 48 Mo. / 48,000 - Select 60,000 for standard or 48,000 for low mileage
- For 60 Mo. / 60,000 - Select 75,000 for standard or 60,000 for low mileage

After entering the required fields, the ABC Factor % will be returned.

ABC Factor 34%

You will also notice that when you hover over the individual fields a **Tool Tip** will appear at the bottom of the screen describing what should be entered into the field.

Tool Tip:
Enter the Invoice MSRP without adjustments for Dealer Installed Options

Next choose how you want to calculate the ABC contract, Target a Payment or Target Amount Financed.

Target a Payment Target Amount Financed

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Target a Payment

Enter the following:

- Retail Contract APR - 72 month customer rate for comparison purposes
- ABC Contract APR - ABC contract rate
- Customer Payment Amount - Customer payment amount

Click **Calculate** and lower half of the screen will populate with the payment comparison.

ally ABC Calculator

Select ABC Rider Type [ABC Quick Links](#) [Print View](#)

Home **Target a Payment** Target Amount Financed

• Retail Contract APR 3.19%
• ABC Contract APR 3.84%
• Customer Payment \$353.00 [Reset Form](#)

• Contract Date 10/24/2014
ABC Special Prepayment Option Length 48 Mo. 60 Mo.
• Mileage Allowance 60,000 75,000
• MSRP \$23,735.00
• Model Year 2015
• Make CHEVROLET
• Model MALIBU
• Trim 4dr Sdn 1LT
ABC Factor 34%

Tool Tip:

	72-Month Retail	Ally ABC	ABC vs. Retail
Contract APR	3.19%	3.84%	0.65 p.p.
Contract Term	72	83	11
Amount Financed	\$23,103.87	\$25,694.98	\$2,591.11
Customer Payment	\$353.00	\$353.00	\$0.00
ABC Vehicle Price		\$8,070.00	
Special Prepayment Date		10/30/2019	

Dealer Notes

<Add any special notes here before printing>

Application Comment Information

MSRP=23,735.00|Amount Financed=25,694.98|ABC Rate=3.84|ABC Factor=34|ABC Customer Payment=353.00|Mileage Allowance=60,000|Option Term=60

As of 10/24/2014, the factors displayed are effective until 11/15/2014

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Target Amount Financed

Enter the following:

- Retail Contract APR - 72 month contract rate for comparison purposes
- ABC Contract APR - ABC contract rate
- Amount Financed - Total amount financed including aftermarket
- ABC Bonus Cash - Only when applicable

Click **Calculate** and lower half of the screen will populate with the payment comparison.

ally ABC Calculator

Select ABC Rider Type [ABC Quick Links](#)
[Print View](#)

Home Target a Payment **Target Amount Financed**

• Retail Contract APR • Contract Date
 • ABC Contract APR • ABC Special Prepayment Option Length 48 Mo. 60 Mo.
 • Amount Financed • Mileage Allowance 60,000 75,000
 ABC Rebates • MSRP
 Retail Rebates • Model Year
 • Make
 • Indicates Required Fields • Model
 • Trim
 ABC Factor

Tool Tip:

	72-Month Retail	Ally ABC	ABC vs. Retail
Contract APR	3.19%	3.84%	0.65 p.p.
Contract Term	72	84	12
Amount Financed	\$24,235.00	\$24,235.00	\$0.00
Customer Payment	\$370.28	\$329.48	(\$40.80)
ABC Vehicle Price		\$8,070.00	
Special Prepayment Date		10/30/2019	

Dealer Notes

<Add any special notes here before printing>

Application Comment Information

MSRP=23,735.00|Amount Financed=24,235.00|ABC Rate=3.84|ABC Factor=34|ABC Customer Payment=329.48|Mileage Allowance=60,000|Option Term=60

As of 10/24/2014, the factors displayed are effective until 11/15/2014

Ally Buyer's Choice

Using the Customer's Special Prepayment Option

One of the advantages of Ally Buyer's Choice is the customer's flexibility to prepay by selling the vehicle to Ally by the Special Prepayment Date for a predetermined price.

The Process

Prior to the Special Prepayment Date outlined in the Ally Buyer's Choice Rider, the customer will receive a letter from Ally detailing their vehicle options. The customer may keep the vehicle and continue making the scheduled payments for the remainder of the contract term, or they may use their Special Prepayment Option and prepay by selling the vehicle to Ally.

If the customer chooses not to use their Special Prepayment Option, no additional action is required. They will continue to make their regularly scheduled payments until they repay in full.

If the customer decides to use their Special Prepayment Option, the customer will advise Ally by scheduling a preliminary inspection of the vehicle at least 10 days before the Special Prepayment Date, but no more than 30 days before the Special Prepayment Date.

The preliminary inspection must take place at a location Ally designates and at the scheduled time to give Ally a preliminary assessment of the vehicle's condition. Any Excess Wear Deduction will be based on a later inspection when the customer delivers the vehicle to Ally or our designee.

The customer is also required to sign and deliver all documents that may be needed to transfer the vehicle title to Ally.

Please see the 'Ally Buyer's Choice Rider' for further details on the Special Prepayment Option.

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Excess Wear Guidelines

		Normal Wear	Excess Wear
Exterior	Dings, Dents, Chips, Scratches, Corrosion, and Poor Prior Repair	<ul style="list-style-type: none"> Individual occurrences of damage 2" or less in diameter with the exception of hail damage and punctures Individual occurrences of damage over 2" in diameter if they can be repaired for \$100 or less Scratches that can be buffed out during reconditioning 	<ul style="list-style-type: none"> Individual occurrences of body, bumpers and molding damage larger than 2" in diameter that cannot be repaired for \$100 or less, or any puncture or cracked the paint surface Exterior missing or broken parts (regardless of cost) Visible sand/grinding marks, rough texture, excessive overspray or bad color match larger than 2" in diameter All damage that reduces remarkability or impairs vehicle appearance
	Frame/Inner Structure		<ul style="list-style-type: none"> All damage or poor repair of damage that affects the vehicle's structural integrity
Interior	Burn holes	<ul style="list-style-type: none"> Burn holes less than 1/8" or less in diameter 	<ul style="list-style-type: none"> Burn holes greater than 1/8" in diameter
	Cuts, tears or singed areas	<ul style="list-style-type: none"> Cuts, tears or singed areas 1/4" or less in diameter 	<ul style="list-style-type: none"> Cuts, tears, or singed areas greater than 1/4" in diameter
	Stains	<ul style="list-style-type: none"> Any removable stain 	<ul style="list-style-type: none"> Stains that cannot be removed and that require replacement of upholstery or carpeting
Tires and wheels	Tires	<ul style="list-style-type: none"> Tread depth of 1/8" or more at the shallowest point Tires must match manufacturer's recommended guidelines 	<ul style="list-style-type: none"> Tread depth of less than 1/8" at the shallowest point Studded tires Gouges, cuts, sidewall plugs or tires in a condition affecting passenger safety
	Wheels	<ul style="list-style-type: none"> Scuffs or minor nicks to wheels or wheel covers 	<ul style="list-style-type: none"> Broken, cracked, bent or mismatched wheels or wheel covers
Glass and Lenses	Windshield	<ul style="list-style-type: none"> Damage 1/2" or less in diameter 	<ul style="list-style-type: none"> Damage greater than 1/2" in diameter
	Lights, turn signals and lamps	<ul style="list-style-type: none"> Cracks 2" or less in length 	<ul style="list-style-type: none"> Cracks greater than 2" in length or any hole
Mechanical / Electrical Vehicle Maintenance			<ul style="list-style-type: none"> Nonoperational or malfunctioning equipment Substandard or incomplete repair Any replacement part that does not meet manufacturer's specifications
Missing equipment or broken parts			<ul style="list-style-type: none"> Any missing equipment or broken parts (includes navigation system DVDs, DVD player headphones, DVD remote control, convertible boot, keyless entry remote, etc.) Any replacement part that does not meet manufacturer's specifications of equal quality and design
Alterations			<ul style="list-style-type: none"> Any modification, including, but not limited to, suspension modifications; changing vehicle color or non-factory paint schemes, lettering or graphics; post-delivery customizing; engine adaptations; fuel system adaptations; tinted or engraved glass

Ally Buyer's Choice

Frequently Asked Questions

1. Why would a customer want to choose Ally Buyer's Choice?

Ally Buyer's Choice protects against changes in the vehicle's future value by providing a predetermined sale price and allows the customer the flexibility to drive a new vehicle more often. There is no increase in APR or payment if the customer does not use the special prepayment option.

2. Is the purchase policy different for Ally Buyer's Choice versus a regular retail finance agreement?

No. The same credit criteria are used to evaluate an Ally Buyer's Choice application as any regular term retail finance application offered to Ally.

3. Does Ally Buyer's Choice pay Dealer Finance Income (reserve)?

Yes, Dealer Finance Income (reserve) will be based on the Ally Buyer's Choice standard rates and earned as stated on the rate sheet.

4. Is there a cost to the customer for choosing not to use their Special Prepayment Option?

No. If the customer decides to continue making their monthly payments, there are no additional charges, and no change in APR or payment amount.

5. Does Ally Buyer's Choice lower the customer's payment?

Ally Buyer's Choice will not necessarily lower a payment versus that of a regular retail finance contract. But each vehicle model may be affected differently depending on the price of the Special Prepayment Option.

6. Is the customer obligated to return to the original Dealer to use the Special Prepayment Option?

The customer will be encouraged by Ally to return to their original Dealer, but they can visit any authorized Ally dealer of their choice. Obviously, the original Dealer has the best opportunity to follow-up with the customer prior to the special prepayment date and is probably in the best position to advise the customer.

7. If the customer calls Ally Servicing, will customer service send the customer back to my dealership?

Ally Servicing will encourage the Customer to return to their original Dealer, unless the Customer states that they do not wish to do so. An example might be if they have moved away and returning to the original dealer is inconvenient.

8. Can my Dealership purchase the vehicle from Ally for the Sale Price?

No. Ally doesn't own the vehicle unless the customer uses the Special Prepayment Option (selling the vehicle to Ally) so we cannot sell it to the Dealer. The customer can trade it into the Dealer if that is the best avenue for the customer to take. After the Special Prepayment Option has been exercised and Ally now owns the vehicle, the dealer may purchase it from Ally as they would purchase any used vehicle from Ally through the normal remarketing channels (i.e., SmartAuction, participating physical auction).

9. Can my Dealership buy the vehicle for Fair Market Value from Ally?

Once the customer has completed the Special Prepayment Option and Ally owns the vehicle, we will remarket the vehicle through normal channels (i.e., SmartAuction, participating physical auction).

10. Can my Dealership arrange for the inspection and sale of the vehicle from the customer to Ally?

Yes. We want the dealership to counsel with the customer through this process. For example, repair any excess wear as necessary, arrange for inspection, and assist in the completion of sale paperwork.

Ally Buyer's Choice

11. Once the authorized inspection has been completed, how long will it be before the customer and my Dealership are notified of the results, because that amount will affect the decision to exercise the Special Prepayment Option?

The inspection should be available at the time the inspection is completed.

12. Will my Dealership be compensated by Ally for assisting the Customer through the inspection and sale process?

No. The opportunity to assist the customer with repairs and potential sale could lead to another vehicle purchase from your dealership.

13. Can the Special Prepayment Option window be extended, for example if we have a vehicle on order for a customer and it hasn't yet arrived?

No. The Special Prepayment Option cannot be extended beyond the Special Prepayment Date.

14. Some customers wait until the end date of a Manufacturer Supported Program before deciding to act and purchase a new vehicle, will there be any leeway on informing Ally of the decision to use the Special Prepayment Option and the inspection and sale process beyond the Special Prepayment Date?

As noted in the customer's Rider the customer must contact Ally Financial at least 10 days (but no more than 30 days before) the Special Prepayment Date.

15. Can the customer extend their contract?

Similar to other Ally finance contracts, the customer can request an extension throughout the term of the agreement. The customer will need to contact Ally Customer Service to begin the process and customers will be responsible for the extension payment(s). If an extension is granted, the Special Prepayment Date will not change.

16. Is there a recommended browser to run the ABC calculator with?

The calculator runs in modern browsers that have JavaScript enabled.

17. Who do I contact if I have questions?

You can contact any of the follow Ally team members for assistance:

- Underwriter
- Account Executive
- Dealer Service Center (888) 919-2559 (ALLY)

18. What is the maximum term?

Ally Buyer's Choice offers terms of 60 to 84 months. The exact term depends on the transaction.

19. What mileage options can customers choose from?

Effective April 4, 2012, customers can choose from a 15,000 per year (60,000 total) standard mileage option or 12,000 per year (48,000 total) low mileage option for 48 Mo. or 15,000 per year (75,000 total) standard mileage option or 12,000 per year (60,000 total) low mileage option for 60 Mo.

20. Are Demos eligible for the ABC program?

Yes, as long as the vehicle is being sold as a new vehicle. Please note that the customer will not receive credit for the existing mileage.

Ally Buyer's Choice

ABC Calculator Tool Tips

Field	Tip
Retail Contract APR	Enter customer rate for 72-month retail contract to use for comparison purposes
ABC Contract APR	Enter customer rate to be used for ABC contract
Customer Payment	Enter customer payment to be used to develop comparison
Amount Financed	Enter total amount expected to be financed to be used for comparison purposes, including any aftermarket products
ABC Bonus Cash	Enter any cash rebates that are compatible with the ABC product but are not compatible with a normal retail installment contract
Contract Date	Defaults to current date. Enter date of Contract to determine Special Prepayment Date
Mileage Allowance	Defaults to 48 Mo. / 48,000 (12,000 per year). Select the desired mileage allowance.
MSRP	Enter the Invoice MSRP without adjustments for Dealer Installed Options
Model Year	Select Model Year of Vehicle
Make	Select Vehicle Make
Model	Select Vehicle Model
Trim	Select Vehicle Trim Level
ABC Factor	Percentage determined by vehicle selections used to calculate the ABC Vehicle Price
ABC Special Prepayment Term	Select desired ABC Special Prepayment Option Length

ABC Rider Tool Tips

Field	Tip
Retail Installment Sale Contract Date	Contract date on the Rider must exactly match the Retail Contract date
Buyer (and Co-Buyer) Name & Address	Buyer(s) Name and Address must exactly match the Retail Contract
Credit (Seller name and address)	Credit Name and Address must exactly match the Retail Contract
New or Used	Must exactly match the Retail Contract
Year	Must exactly match the Retail Contract
Make and Model	Must exactly match the Retail Contract
Vehicle Identification Number	Must exactly match the Retail Contract
Odometer Mileage	Must exactly match the Retail Contract
Special Prepayment Date	Date must exactly match the Special Prepayment Date provided on the ABC Calculator
Sale Price	Amount must exactly match the ABC Sale Price provided on the ABC Calculator
Disposition Fee	Disposition Fee for all states is \$499 with exception of WI
Mileage Allowance	Mileage allowance must match the selection made in the ABC Calculator