



866-343-5268 Business Relations
888-358-4725 Customer Support Hotline (borrower applications)

www.FLEXXBUY .com
Support@FLEXXBUY.com

VERSION 1.6- 12/20/2016

Why Choose Flexxbuy?

We Put Money In Your Customers Hands So You Can Make More Sales!!

Take charge of your business by offering financing to your customers.

Flexxbuy's mission is to provide access to the credit your customers need while allowing you to do what you do best, run your business!

Flexxbuy acts as your finance department.

While we offer full training, we realize that the everyday tasks of running your business are consuming. At Flexxbuy we take on the role of finance manager. Once you have a customer in need of financing, simply direct them to the easy on-line application and we'll take it from there! Of course we need to work as a team and you will be integral in keeping the customer engaged, however we'll do all the heavy lifting. If you're the type that wants to be more hands on, that's great, we'll provide all the training and support you need to maximize your experience with FLEXXBUY.

Money is the lifeblood of a business and financing is the nerve center.

Flexxbuy Advantages:

- Flexxbuy is a brand you can trust to take care of your business and your customers
- We offer a multiple lender platform that fits the needs of your business and your customers
- As your virtual Finance Manager, we do all the heavy lifting so you can focus on your business. You can be HANDS OFF!
- You and your prospective customers avoid that awkward "DECLINE" moment
- Use Flexxbuy to drive people to your business that would otherwise remain on the sideline
- Affordable pricing that makes Flexxbuy a solution for every business, regardless of size
- Utilize Flexxbuy for your retail business as a Layaway Program or for customers to pay off EXPENSIVE lease programs during the same-as-cash promotion period



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Quick Start Financing Guide: Get Started Today

Step 1. Determine the amount of your sales price .

Step 2. Determine the amount of your financing sales price. Remember, just as when you take credit cards, there are costs associated with financing, so if you want to maintain your entire profit margin, you will need to factor these costs back into your sale. You can contact our Business Relations Department at 866-343-5268 for assistance in making this determination.

Step 3. Have your customer use the customized on-line application that you were provided when you signed up for the program to complete the application. If you need that url, contact our Business Relations Department at 866-343-5268 or email support@flexxbuy.com

Step 4. Once the customer completes the simple on-line process, they will receive an instant decision. If (s)he is pre-approved by one or more lenders, those offers will be presented and the customer can select the one that best fits his or her needs.

Step 5. Take a small deposit (from \$49 or an amount you feel comfortable with) or if retail and available, have the customer apply for a no credit check lease purchase program that has a same-as-cash or quick pay payoff option (ask Flexxbuy support for details)

Step 6. Our Customer Support staff will assist the customer to help assure that are the conditions of the the pre-approved loan are met. The Customer Support Hotline is 888-358-4725

Step 7. You go back to working your business. We'll take it from here and get back to you should we have any questions.

Step 8. We'll notify you of the results and keep you up to speed every step of the way through your Highrise HW Back Office.

Step 9. Customer is funded directly and comes back to complete the sale or uses the proceeds to pay off the lease purchase

How can you help? Simply, encourage your customer to keep in touch with us. We need them engaged to complete the process.

If you want to learn more, continue reading this document. It will provide detailed information and instructions regarding the FLEXXBUY program.



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Client Loan Application Procedure

How The FLEXXBUY Financing Platform Works: You, our client, are set up with a Direct to Borrower Marketplace Lending Platform consisting of multiple lenders that can accommodate borrowers down to a 550 credit score (other parameters apply). If you are also set up with a sub-prime and or specialty lender platform, (separate application process will likely apply) you will be provided with lender(s) that can accommodate borrowers with lower credit scores. The type of lenders you are set up with are dependent on certain factors pertaining to your business and your industry.

Here is the process for the Flexxbuy Direct to Borrower Marketplace Lending Platform.

Step 1. Applicant completes the on-line Flexxbuy application using the customized url provided your business

APPLICANT CURRENT EMPLOYMENT

Employment Status *	Employer Name *	Occupation *
<input type="text"/>	<input type="text"/>	<input type="text"/>
Time at Employer (Year(s) and Months) *	Your Gross Paycheck (before taxes) *	Your Net Paycheck (after taxes) *
<input type="text"/>	<input type="text"/>	<input type="text"/>

Income MUST be individual income only, not household income and verifiable

How Often Do You Get Paid? *

ADDITIONAL INCOME

Please provide gross amounts. All income must be verifiable.

Additional Monthly Income	Source(s) of Additional Income
<input type="text"/>	<input type="checkbox"/> Spouse Income
	<input type="checkbox"/> Retirement Income
	<input type="checkbox"/> Rental Income
	<input type="checkbox"/> Other

TERMS AND CONDITIONS

Consent for Electronic Signatures, Records, and Disclosures ("E-Consent") Please read this information carefully and print a copy and/or retain this information electronically for future reference. You understand that your application may be matched with multiple Lenders, each of whom may obtain consumer report information from your credit profile. Submission of your application to the Lenders may be electronic, manual process or both. Introduction. If you choose to apply for a loan through the FLEXXBUY platform, from time to time you will receive disclosures, notices, documents, and information from FLEXXBUY, its Lenders or one of its affiliates or our respective agents (collectively, "we" or "us"). To provide services through FLEXXBUY, we need your consent to using and accepting electronic signatures, records, and disclosures ("E-Consent"). This form notifies you of your rights when receiving disclosures, notices and information FLEXXBUY websites. By clicking "I Consent" or other links assenting to our terms, you acknowledge that you received this E-Consent and that you consent to using electronic signatures, records, and disclosures. Additionally, by clicking "I Consent" or other links assenting to our terms, you consent to conduct transactions by using electronic disclosures, electronic records, and electronic contract documents ("Disclosures"). Option for Paper or Non-Electronic Records. You may request any Disclosures in...

Confirm Last Four Digits Of Social Security Number *

I agree to the terms and conditions

[SUBMIT LOAN APPLICATION](#)

Chat w



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Client Loan Application Procedure

Step 2. Applicant is sent an email with a link to confirm the information they provided.



flexXbuy

Consumer Loan

Thank you for submitting your loan inquiry with Flex Buy. We are pleased to offer access to a wide array of loan products through a network of trusted partners. Please click on the link below to confirm the information previously submitted at the branch and to take the next step in the loan inquiry process.

Please review the information below for accuracy and provide additional information as needed.

Loan Details:

Amount*	<input type="text" value="28765.0"/>	Term*	<input type="text" value="3 Years"/>
Loan Amount		Loan Term	
Loan Type*	<input type="text" value="Home Buying"/>	Purpose	<input type="text" value="vacation"/>
Loan Type		Purpose of Loan	

Applicant Details:

First Name*	<input type="text" value="Dheeraj"/>	Last Name*	<input type="text" value="Medikonda"/>
First Name		Last Name	
Personal Title*	<input type="text" value="Mr."/>	Suffix	<input type="text" value="Please Select"/>
Title		Suffix	
Email*	<input type="text" value="dhe.eraj@crowdnetic.com"/>	Mobile*	<input type="text" value="(203) 224-8470"/>
Email Address		Mobile Number	
Date of Birth*	<input type="text" value="01/30/1990"/>		
Date of Birth			
SSN*	<input type="text" value="*****"/>	Confirm SSN*	<input type="text" value="*****"/>
Social Security Number		Social Security Number	
Employer Name	<input type="text" value="Crowdnetic"/>	Income Type*	<input type="text" value="Employed"/>
Name of the Employer		Employment Status	



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Client Loan Application Procedure

Step 3. Applicant confirms the information and Accepts the Terms and Conditions

Applicant Address:

<p>Address Line 1* <input type="text" value="342 East 8th Street"/></p> <p style="font-size: small;">Street Address Line 1</p> <p>City* <input type="text" value="New Brunswick"/></p> <p style="font-size: small;">City</p> <p>ZIP Code* <input type="text" value="08901"/></p> <p style="font-size: small;">Zip Code</p>	<p>Address Line 2 <input type="text"/></p> <p style="font-size: small;">Street Address Line 2</p> <p>State* <input type="text" value="New Jersey"/></p> <p style="font-size: small;">State</p>
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Disclosures
By clicking on the "I Accept" button below you consent, acknowledge, and agree to our [Terms Of Use](#) and [Privacy Policy](#).

Because some of the lenders we've partnered with operate only on the Internet, it is necessary for you to consent to transact business with these lenders online and electronically. As part of doing business with these lenders, we require you to consent to receiving certain disclosures electronically, either on the lender site or to the email address you provide.

To see what hardware and software is required to access and retain such disclosures [click here](#). By continuing, you agree to receive electronically all documents and communications relating to your use of the lender site and services and that you can access and retain the same. The decision to do business with participating lenders electronically is yours. Crowdnetic does not make loans or credit decisions in connection with loans. Crowdnetic does not endorse or recommend the products of any particular Lender. Crowdnetic is not an agent of either you or any Lender. Crowdnetic's services are only administrative.

By proceeding, you understand and agree to authorize Crowdnetic and/or our Partners to send your information to lenders on your behalf and you authorize lenders to obtain consumer reports and related information about you from one or more consumer reporting agencies such as TransUnion, Experian, and Equifax.

Furthermore, by clicking below, you are providing express "written" consent authorizing Crowdnetic and/or our partners to contact you via telephone, mobile device and/or email, even if your telephone number is currently listed on any internal, corporate, state, federal or national Do-Not-Call (DNC) list. Partners may contact you directly to discuss your loan options as well as to obtain additional financial information regarding your offer of credit you may receive from them.

Marketplace Lending Gateway
By Crowdnetic

[Terms of Use](#) | [Privacy Policy](#)



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Client Loan Application Procedure

Step 4. Within seconds, Applicant is presented with a decision. All pre-approvals are presented and (s)he can select the one that best fits his or her needs. If the applicant is declined, (s)he is presented with a notification that no matches have been found.

The screenshot displays the 'Results of Inquiry' page on the flexXbuy website. It features two loan offers, each with a 'Pre Approved' status and a 'Proceed to Offer' button. Offer 1 has an APR of 27.87% and Offer 2 has an APR of 24.80%. Both offers are for a 36-month term. Offer 1 details: Loan Amount \$28,750, Interest Rate 23.99%, Monthly Payment \$1,127.80, and Origination Fee \$1,437.50. Offer 2 details: Loan Amount \$5,750, Interest Rate 20.99%, Monthly Payment \$216.61, and Origination Fee \$287.50.

Offer	APR	Term (Months)	Loan Amount	Interest Rate	Monthly Payment	Origination Fee
Offer 1	27.87%	36	\$28,750	23.99%	\$1,127.80	\$1,437.50
Offer 2	24.80%	36	\$5,750	20.99%	\$216.61	\$287.50

Step 5. The Flexxbuy Customer Support team will work with the Borrower in proceeding with the loan and keep you notified of the progress through Funding.



Michelle S. added a Note about.
(Private)

Nov 13

Congratulations,
Loan funded \$4250 You can now arrange to collect your money.
Application Amount \$4250
You will be billed the funding fee in approximately 10 days.



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How To Structure A Sale That Involves Financing: It's important to understand the mechanics of financing. When your business offers financing to your prospective customers, there are two cost bases. One, is the cost (interest and sometimes closing costs) to your customer. Two, is the discount (funding fee) that your business pays. Depending on your prospective customer's credit and the lender, the discount can vary from less than 5% to approximately 35%. In essence, the discount is the portion of the risk assessed to you.

Here's how it works.

Let's say you have a sale amount of \$1,000. If the discount on your prospective customer is determined by the lender to be 10%, the loan amount will be \$1,000, but in the end, you will end up with \$900 (\$1,000 less \$100, which is the 10%). Thus, a 10% discount.

But the inclusion of a discount doesn't necessarily mean that your business must earn less on financed customers. Here's how you can construct a sale in a way does not cost your business profits.

Let's look at how the automobile industry deals with discounts.

This following advertisement focuses on two messages, The Altima promotes the offer to a consumer that utilize financing. They focused on a 0% promotion, but they could have easily thrown out a monthly payment amount. Both approaches are equally effective.

With the Rogues, they are focusing on price. The amount they are displaying is a savings or rebate.

At first glance, you would think that this is apples and apples, but in reality, these are two separate messages. They could have listed the same car utilizing the same messaging. What they are really saying is that if you buy this car with cash, you save \$4,500 but if you finance it, you pay full price but get a 0% APR (subject to credit approval, of course). A consumer does not get both. If the consumer finances, the reseller absorbs that rebate back into the price to cover their costs. There is no free lunch.

Notice that the part of the ad that highlights 0% APR, states nothing about the final price. That's because for people that are financing, the price is much less important than monthly payments or perhaps interest rate.

NISSAN **NOW**
SALES EVENT

ALL IN STOCK! **4 AT THIS PRICE!**

NEW 2013 MODEL #13113 / VIN #187031
NISSAN ALTIMA 2.5 S

NEW 2013 MODEL #22813 / VIN #104850
NISSAN ROGUES

0% APR* **\$4,500 OFF MSRP****

34 ANNIVERSARY

FINAL DAYS!
HudiburgNissan.com

NISSAN
SHIFT_

*AFTER REBATES FROM NISSAN. MUST FINANCE WITH NISSAN. IN STOCK VEHICLES ONLY. **FINANCING IS SUBJECT TO NMAC TIER 0 THROUGH TIER 3 CREDIT APPROVAL. \$27.78 PER MONTH PER \$1,000 FINANCED AT 0.9% FOR 36 MONTHS. WAC. EXPIRES 03/31/13.

Your business can effectively do the same thing. Using this approach allows you to be as competitive as you need to be. The customers that pay through their own means, get the best price which includes an instant rebate or instant cash.

So, when you quote a prospective customer, you can say, you can pay \$3,000 now or finance it for \$_____ per month to \$_____ per month, depending on credit. The monthly payment would be calculated at the full price, which is \$3,000, plus whatever you anticipate the highest discount at the highest rate and the lowest discount at the lowest rate. This will vary depending on the lenders you are set up with. Let's say the lenders you have come with a discount of 3.9% plus a \$49 admin and the rate varies from 5.9% to 34.5%.

To calculate the customer's financed amount, do the following calculation:

$((\$1,000 \times 0.039) + \$49)$ plus \$3,000, which equals \$3,166. **So, the final price (amount to be financed) is \$3,166.**

You can utilize the **FLEXXBUY Loan Calculator** (<http://flexxbuy.com/financing-loan-calculator/>) located at flexxbuy.com/financing-loan-calculator to calculate the range of payments. For term, a rule of thumb is that for amounts less than \$1,500, the term will be 24 or 36 months. For higher amounts, the term will be 36 and/or 60 months.

Interest Rate
6.9

Term, In Months
24

Loan Amount
1,089.00

OR

Monthly Payment
48.71

Submit

Monthly Payment: \$48.71

Or

Interest Rate
29.9

Term, In Months
24

Loan Amount
1,089.00

OR

Monthly Payment
60.83

Submit

Monthly Payment: \$60.83

What's important to understand is that the mindset of the financing customer is different than the one buying with credit card or cash. For the financing customer, the final price is less important than the amount of the monthly payment. In most cases, the financing customer does not have the option of paying a different way. Therefore, the affordability into their budget is what matters most. That is also why the customers that finance will typically spend more with you than those paying by cash.

Also, keep in mind, that if you have lenders that fund the borrower directly, the offers they make to the customer will vary. In essence, they will offer the customer a maximum amount that they can afford regardless of the amount you need for your sale. If the customer elects to take a higher amount, it presents an opportunity for you to up-sell or it may present the customer with an opportunity to utilize the extra money for something else. In addition, as mentioned earlier, these lenders may charge the borrower (not you) a closing cost of between 1% and 5%. You may want to suggest that the borrower inflate their loan amount a bit to factor for the reduced funding amount. So staying with this example, to include a 5% closing cost, simply use $(\$3,166 \times 0.05)$ plus \$3,166 for a total amount needed of \$3,325.

SHOULD YOU OR THE BORROWER HAVE ANY QUESTIONS DURING THIS PROCESS, EITHER OF YOU CAN CONTACT OUR CUSTOMER SUPPORT HOTLINE AT 888-358-4725 OR EMAIL SUPPORT@FLEXXBUY.COM FOR ASSISTANCE.



How To Submit An Application: At the time you were approved for your financing platform, you received two emails. One contained your invitation to your back office CRM where you can monitor your applications and communicate with Customer Support and the other was your Welcome Email that contained you unique secured customer application link. It should look something like this:

<http://yourcompanyname.flexxbuy.com>

Bookmark this application link. It can be used anytime a prospective customer wants to apply for financing . This application link can also be placed on your website.

This is what the application looks like:

STRICT, HIGH LEVELS OF SECURITY & ENCRYPTION STANDARDS TO KEEP YOUR INFORMATION SAFE.

Start Your Loan Application Process

Loan Amount Request *

Purpose of Loan *

APPLICANT INFORMATION

Name *

First

Last

Birth Date *

Email *

Social Security Number *

Primary Phone Number *

Phone Type *

Best Time To Call *

Secondary Phone Number

Phone Type

Best Time To Call

Marital Status *



The application itself is very straight forward. It does not require a great amount of detail. Each applicant must have an unique email address. If you have a prospective customer that does not have email, refer them to a free email service like Google (G mail) so they can create one.

The lenders in our platform, for the most part, underwrite based on two criteria, credit and debt-to-income ratio. The first indicator is FICO credit score. If the lender has a base of 640, any score above that passes the first test. The lender will next determine the most recent activity. If the credit score is above the base but the recent activity indicates that the borrower is currently in a financial crisis, the application will be declined. The final barometer is can the income support the borrower's debt load. Most of the lenders follow a 45% DTI ratio. That means that the total debt payments, including the loan they are applying for, can not exceed 45% of the gross income. It is VERY IMPORTANT for the applicant to be truthful of his/her income because most of the lenders will ask to verify it.

What To Do After The Loan Application Has Been Submitted: From this point on, your primary role is to keep the prospective customer engaged with us. We will work with them in whatever direction this needs to go, but we need your assistance to make sure that they respond to us when required.

SHOULD YOU OR THE BORROWER HAVE ANY QUESTIONS DURING THIS PROCESS, EITHER OF YOU CAN CONTACT OUR CUSTOMER SUPPORT HOTLINE AT 888-358-4725 OR EMAIL SUPPORT@FLEXXBUY.COM FOR ASSISTANCE.

You can keep tabs of the status of your applications by logging into your Back Office CRM. The status page will look like the illustration on the following page.

The status will be communicated in a Note attached to your borrower. It will also be emailed to you in real time.

If there are other people you want set up in the CRM to be on top of your borrowers, email this information to Support@Flexxbuy.com (first name, last name, email address).

<input type="checkbox"/>		Kendrick Snipe  Shaisharpe@yahoo.com (404) 820-6678 application submitted Alex Shumate Gerts Auto Sales Rodney Copeland application declined
<input type="checkbox"/>		Bill Test  bobsedge@aol.com (631) 999-8888 The Tranz Group Bob Lovinger application submitted
<input type="checkbox"/>		Jim Test  bobl@thetranzgroup.com (631) 999-9999 application in process The Tranz Group Bob Lovinger application submitted application pre-approved
<input type="checkbox"/>		ELMER TIDWELL  MTIDWELL2907@GMAIL.COM (619) 267-3131 application submitted Matt Kartchner application declined Cali Solar Works
<input type="checkbox"/>		Dan Wolf  danw@flexxbuy.com (772) 999-0000 The Tranz Group Bob Lovinger application submitted application pre-approved application funded

If the application is indicated to be “application declined”, all lenders in the waterfall have evaluated the application and it was determined to be not qualified for financing. The reason applications are typically declined are

- FICO credit score falls below the minimum required by your most lenient credit lender
- FICO credit score is in the range, but there is insufficient recent activity or recent activity is overall negative
- Applicant has no FICO Score
- Applicant's income is insufficient to support the overall debt load

If applicant is declined, you can explore other options such as having a substitute borrower apply or having the borrower seek other forms of money.

If you or your prospective customer have any questions about the declination or solutions going forward, contact Customer Support at 888-358-4725 or email Support@FLEXXBUY.com



What Happens If A Loan Application Is Pre-Approved: FLEXXBUY will work with your prospective customer from this point forward in getting them to the finish line. Your primary role is to make sure they work with us.

If the application has been pre-approved (“Lender Pre-Approved”), this means that one or more of the lenders have made offers. You can find the offers by clicking on the applicant in your CRM and read the corresponding Note that contains the offer. This Note will also be emailed to you. The applicant is notified in real time of the decision.

In some cases, particularly on lenders that fund the borrower directly , there may be multiple loan amounts and terms being offered. This reflects the amounts that the lender has determined the applicant can afford to pay back. This presents the borrower with an opportunity to purchase additional products or services from you or use the excess funds for any reason they see fit.

It is important to note that in some cases, the Amount and Funding Amount differ. The Funding Amount is what (s)he receives and reflects either customer closing costs or pre-funded discounts. For example, an Amount of \$2,000 may be indicated for the loan amount and the Funding Amount may be \$1,940. The Amount is what the borrower pays back and the Funding Amount is what(s)he receive. This does not alter any contractual post-funded discounts your business will be charged by FLEXXBUY. See Schedule A of your FLEXXBUY Agreement for specifics.

The applicant now has access to the available lender offers and can review and accept the offer (s)he decides best fits his or her needs (assuming multiple offers).



Once the applicant executes the agreement, (s)he will also need to provide any required stipulations the lender has requested. Required stipulations are listed on the front page of the loan agreement. Typical stipulations are photo id and/or proof of income. The applicant will work directly with the lender though we will provide support where we are able to.

It is very important that if the customer is working in the lender's portal, they log in frequently to receive any requests and notifications.

Your primary role is to encourage the prospective customer to keep moving the loan process forward by accessing their on-line account frequently and/or contacting us at 888-358-4725 or Support@FLEXXBUY.com. We will do everything in our power to assist them, but the process ultimately goes through the lender.

At time of initial approval, for direct to borrower loans you can initiate a deposit to lock the prospective customer in. This is customary. As long as the (s)he stays on top of their loan, it should be funded within a few days.

Most specialty and sub-prime lenders will fund you, not the borrower, directly upon the completion of any service or the delivery of the product.

Note: If the lender discovers a significant discrepancy between the borrower's initial application data and the stipulations provided with the loan agreement, they may request additional stipulations.

When all borrower documents and stipulations are received, funding is initiated. Funds are disbursed typically within 24 to 48 hours of satisfaction of all loan requirements. Actual time will vary per lender.

FLEXXBUY will reconcile your post funding discount fees 10 days after funding of the loan to the borrower on the Direct to Borrower Marketplace Lending Platform. The fee charged is based on the amount requested on the application or the amount funded, whichever is lower. In other words, if you/your borrower requested \$2,000 and that is what is required for your product/service but the borrower ultimately accepts a loan for \$3,000, you will only pay for fees on the \$2,000. Additional admin fees may also apply. Check your FLEXXBUY Agreement, Schedule A for details.

SHOULD YOU OR THE BORROWER HAVE ANY QUESTIONS DURING THIS PROCESS, CONTACT, OR HAVE YOUR APPLICANT CONTACT, OUR CUSTOMER SUPPORT AT 888-358-4725 OR SUPPORT@FLEXXBUY.COM FOR ASSISTANCE.

Additional Comments and Notes:

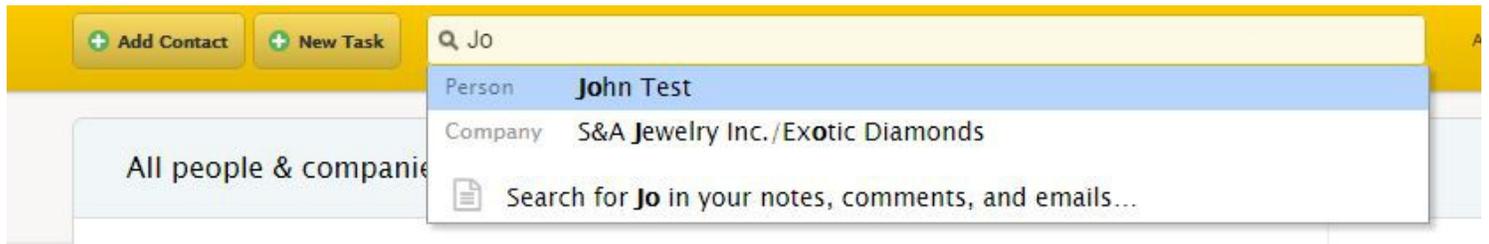
- These procedures are general in nature. If you feel that your business requires procedures that are customized for your business, discuss this with your FLEXXBUY representative. It is important that you feel comfortable with the procedures.
- Some lenders may require additional information on your business to establish a relationship. While FLEXXBUY is a platform of over twenty lenders, we are dealing with individual lenders, each with their own criteria for approving merchants and borrowers.

Using The Back Office CRM

To search for information regarding your borrowers, click on the “Contact” tab and do the following:

To Search for a specific borrower:

Simply begin entering the name in the top toolbar



To search for a category of borrowers:

Click on the tags on the right for the categories you want to search. For all loans, click on “application submitted”. To see declines, “application declined”. For funded, “application funded”. Etc.

Note: Make sure you clear the top section by clicking on “Start Over” when beginning a new search.

Filter your contacts by:

[Name](#) [Company](#) [Title](#) [Email](#) [City](#) [State](#) [Country](#) [Zip](#) [Street](#) [Phone](#) [Background](#) [Website](#) [Deal](#) [Case](#)
[Best Time To Call](#) [Business Type](#) [Customer ID](#) [Date of Application](#) [Employer Name](#) [Employment Status](#)
[Gross Income](#) [How Often Paid](#) [Key Merchant Contact](#) [Last Four Digits Of SS](#) [Lenders/Programs](#)
[Loan Amount Request](#) [Merchant](#) [Merchant Application URL](#) [Merchant Pricing](#) [Monthly Housing Payment](#)
[Net Income](#) [Occupation](#) [Own or Rent](#) [Purpose of Loan](#) [Referred By](#) [Sales Agent](#) [Secondary Phone Number](#)
[Secondary Phone Type](#) [Time In Business](#)

✕ tag: **application submitted** [Start Over](#)

Select contacts to add or remove tags, change who can see them, or delete.

Select all

Easy in easy out

[Import](#) or [Export](#) your contacts.

Browse by tag [Manage tags](#)

- 4 4C Auto Repair
- A active merchant
- Alex Shumate
- application declined
- application funded
- application in process
- application pre-approved

To make a Note and Communicate with Customer Support:

First, click on the borrower you want to address.

Open up the blank Note box by clicking on Show options.

Type in the note for the borrower. You can select who can see this note by clicking on the “x” in the Who else can see this note? , for the person you do not want to see it.

You can email the note to whomever you want by selecting everyone or specific individuals.

If needed, documents can also be attached to the note. It is secured in a drop box file.



Dan Wolf
application funded application pre-approved application submitted Bob L
[Edit tags](#)

 Add a note about Dan  Send an email to Dan

Please call me on this borrower

Attach files
 No file chosen

Filed to

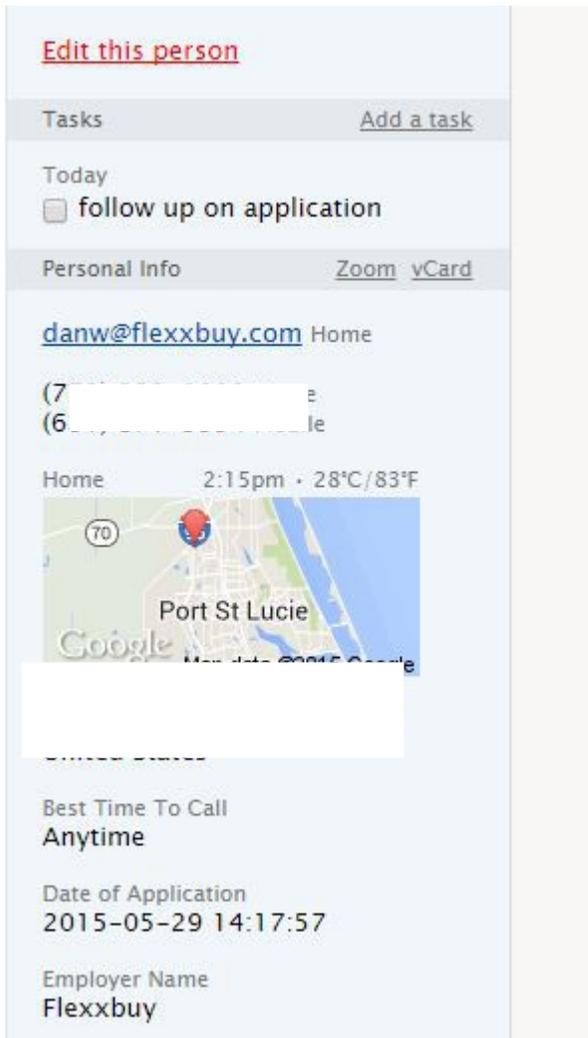
Who else can see this note?
Dan Wolf x Dave Rogerson x
Michelle Seppe x Rich Mauro x

When did it happen?
May 30 2015

Email this note
The people you select will get an email when you add this note. They'll also be notified every time a com

Everyone
 Dan Wolf Michelle Seppe
 Dave Rogerson Rich Mauro

You can also use the Back Office CRM for your own personal management.



You can create a Task for yourself that only you can see or you can assign a Task to someone else in your group.

All your Tasks will show up in one place on your Tasks page (tab on left side).

This CRM is a powerful tool. For additional features, click on the Help button on the Top right .



A Final Message About Using Financing To Grow Your Business: Some businesses consider financing a stop gap to losing a sale. They whip it out when all else fails. That's ok and it works in that usage.

But the businesses that get the most out of financing use it differently.

They promote that they have financing. They place language in their advertising that states **“Financing Available. All Credit Considered”** And for those businesses, it really pays off.

Here's why.

Many of your prospective customers were affected by the economy and circumstances. Their credit was damaged as was their spending power. This took them to the sidelines. They stopped trying to be consumers because they knew they didn't have the money or the ability to pay. If a business offered traditional financing, they didn't bother applying because their credit would not get them approved.

Offering FLEXXBUY Financing will get some of these people into your business. And for these people, there is no real competition because your competitors likely don't yet have FLEXXBUY. These consumers aren't price shopping, they are simply trying to get it done. Financing will turn these people into paying customers.

But something else happens. For businesses that aggressively use financing, even some people that are turned down become customers. The reason is that the sales process makes them motivated buyers and for some, they will find a way of getting the money anyway.

The bottom line, financing is not a utility, it is a business growth strategy.

If you want help in developing a business growth strategy, ask us.