



# FastTrack Loan Program

# Why FastTrack?



- Dealer chooses from flexible rate and term choices
- Online 24/7 applications + US-based call center with extended hours
- Quick and easy approval and closing process
- No prepayment penalties
- No mortgage lien (UCC secured)
- Direct-to-dealer funding



# Sales Benefits



- Dealer chooses rate and term – **avoid rate unpredictability** based on customer's credit score
- **In-depth loan program training** for your sales reps and **operational tailoring** provided by your Admirals Account Manager
- **Loan decision** provided quickly whether submitted online or over the phone
- **Consumer Lending Center hours (EST):**  
Talk live with an agent at (800) 731-8472
  - 9:00am to 1:00am Monday through Friday
  - 9:00am to 9:00pm Saturday
  - 11:00am to 7:00pm Sunday
- **E-closing** and electronic document submission
- **Online pipeline tool** for customer management



# Operational Benefits

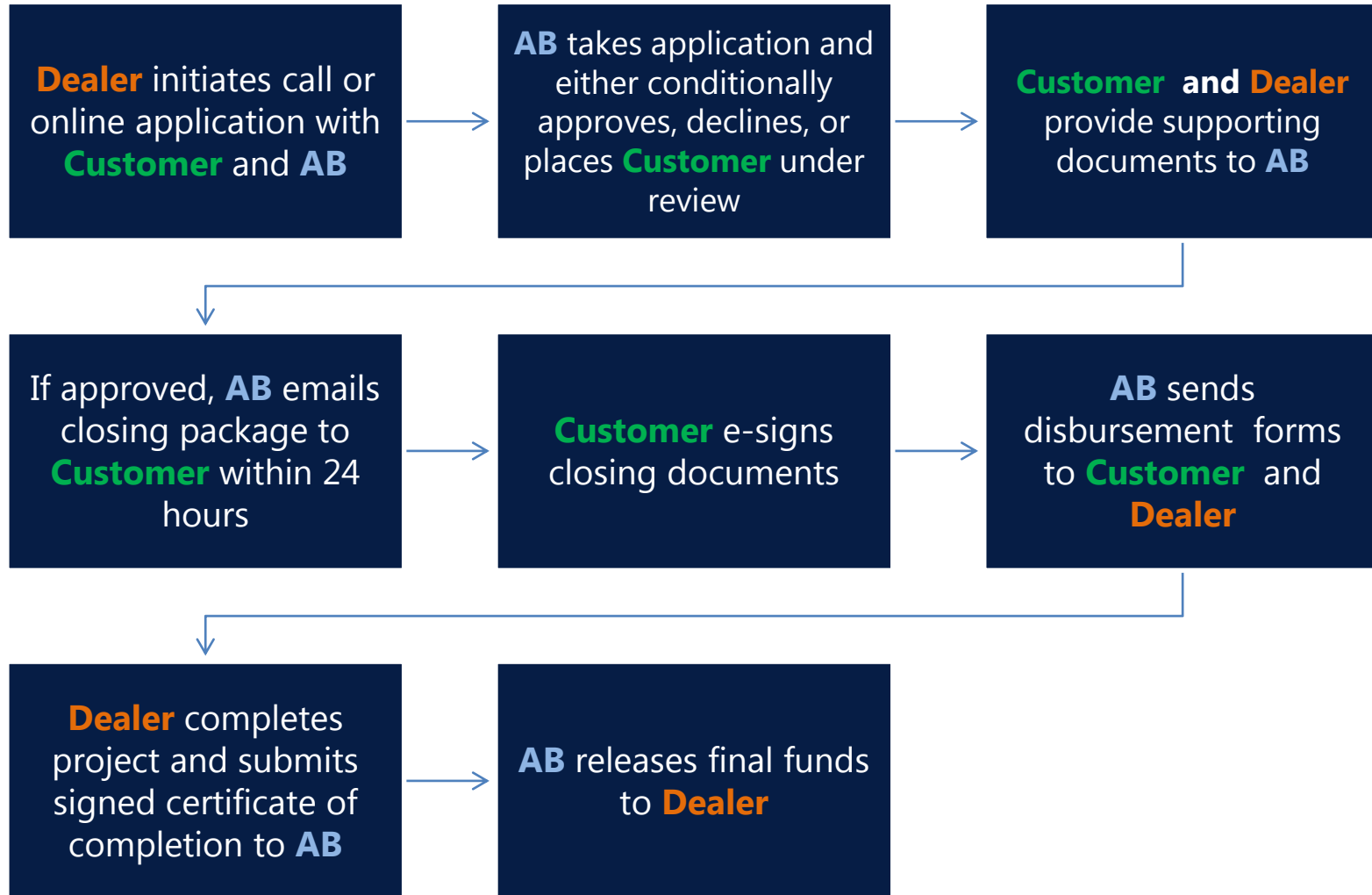
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- Once a loan has closed, funds are disbursed to the Dealer (net of fees)<sup>1</sup>
- Flexible disbursement options available
  - Dealer has the option to receive funds via Wire (by 4:30 PM EST) or ACH (by 3:30 PM EST)
- 120-day construction period. If necessary, 60 day extensions available.
  - Interest only payments during this time period

<sup>1</sup> Net of dealer fees and origination fees

# Sample Process



# The Online Application



## Benefits



Real-time loan decisions



24/7 loan decisions



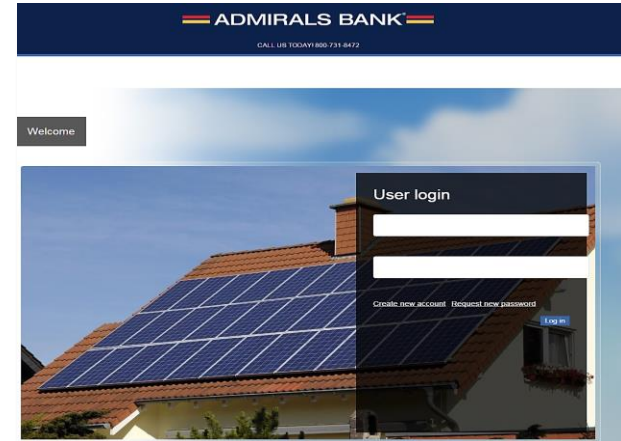
Streamlined applications



Mobile & tablet compatible

## Features

- Loan decisions in minutes
- Email notifications of decisions
- Single and joint borrower applications
- Pipeline Reporting
  - Real-time status updates
  - Sort and search functionality
  - Activity detail, "what is needed?"
  - Management roll-up views



BR	APPID	Name	Address	Phone	Progress	Status
36994	White, Christa	14681 Temecula Road, Apple Valley, CA	760-403-8885	Conditionally Approved		
37001	Rodriguez, Ronald	23845 Twin Pines Lane, Diamond Bar, CA	909-975-4084	Declined		
37000	Leon, Herbert	14290 Pinnac St, Avista, CA	818-235-5538	Application Received		
36986	Bent, Jessica	896 Pomona Street, Crockett, CA	510-917-0440	Conditionally Approved		
36987	JAMES, HECTOR	4114 CLUB VISTA DR, PALMDALE, CA	818-618-0769	Application Received		
36980	Carolan, Scott	17634 Lemay Place, Van Nuys, CA	818-427-8949	Application Received		
36940	Loza, Jose	1161 East Saddleback place, san tan valley, AZ	480-577-8783	Application Received		
36929	Halbert, Eric	276 N 221st Ave, Buckeye, AZ	623-989-4440	Conditionally Approved		
36938	Berry, Lillian	1013 Yuma Glen, Escondido, CA	858-245-3669	Application Received		

# Contact Information

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For any questions, please contact your Account Manager:

**Account Manager: Don Fasulo**

**Phone Number: 401-248-7381**

**Email: [dfasulo@admiralsbank.com](mailto:dfasulo@admiralsbank.com)**