

Hometowne Capital Management

Pre-Approval Process





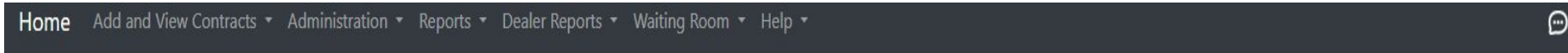
Hometowne Advantage

- No credit check!
- Hometowne's downpayment & monthly payments are slightly lower.
- Dealer Support.
- Early payoff is a better value to the customer.
- No minimum on trailer price.
- Hometowne will RTO up to \$25,000.
- The customer doesn't have to be at the dealership for their welcome call.



Two Ways for a Customer to get to the Pre-Approval

1. Hometowne's QR Code, URL, or clicking on our Digital Banner.
2. The bubble with 3 dots at the top of the home screen. See below;



Once you click on the bubble, a box will pop up to enter the customers cell number. Once you hit “send link”, the customer will receive a text to begin their pre-authorization. See below;

A screenshot of a dialog box titled "Text Pre-Approval Link". The dialog has a dark background. At the top, it says "Text Pre-Approval Link". Below that, there is a dropdown menu labeled "Dealer:" with "228 Trailers" selected. Underneath the dropdown, it says "Select a language:" followed by two radio buttons: "English" (which is selected) and "Spanish". Below the language selection, it says "Enter Customer's Phone Number:". Underneath this text is a white input field with the placeholder text "Enter 10 digit phone#". At the bottom of the dialog, there are two buttons: "Send Link" and "Cancel".



What will the customer be asked to enter?

1. All the personal information we typically ask for.
2. References.
3. Upload the needed documents to be approved (app describes what is needed).

Copy of Customer's Valid U.S. Driver's License

Customer must be at least 21 years of age. License must be current, not expired. Identification only will not be accepted or funded. If temporary or limited term DL, the expiration date must exceed the terms of the contract. No paper copies accepted unless it is accompanied with a hard copy.

Current Proof of Insurance of Vehicle Towing Trailer

Customer must be listed on the insurance card as primary or named insured.

Proofs of Residency

Must be dated within 30 days or less of contract; must not be expired. Must include the customer's name and current physical address.

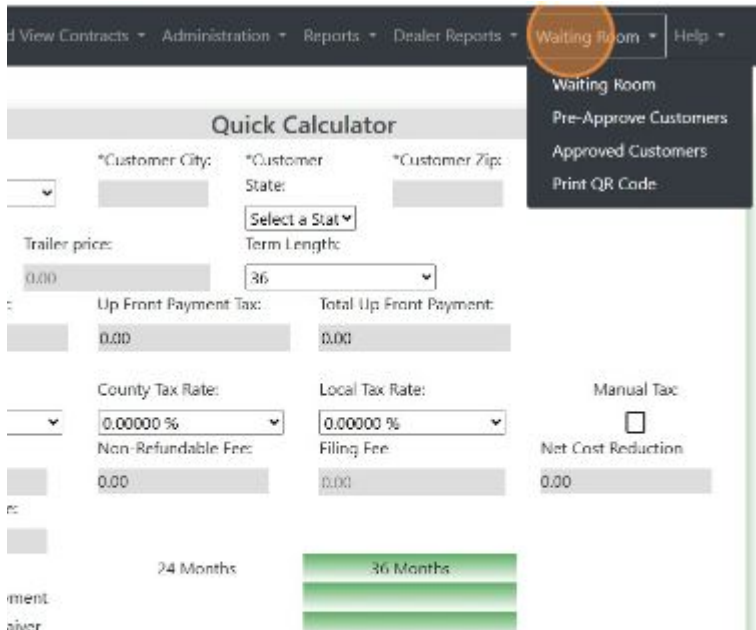
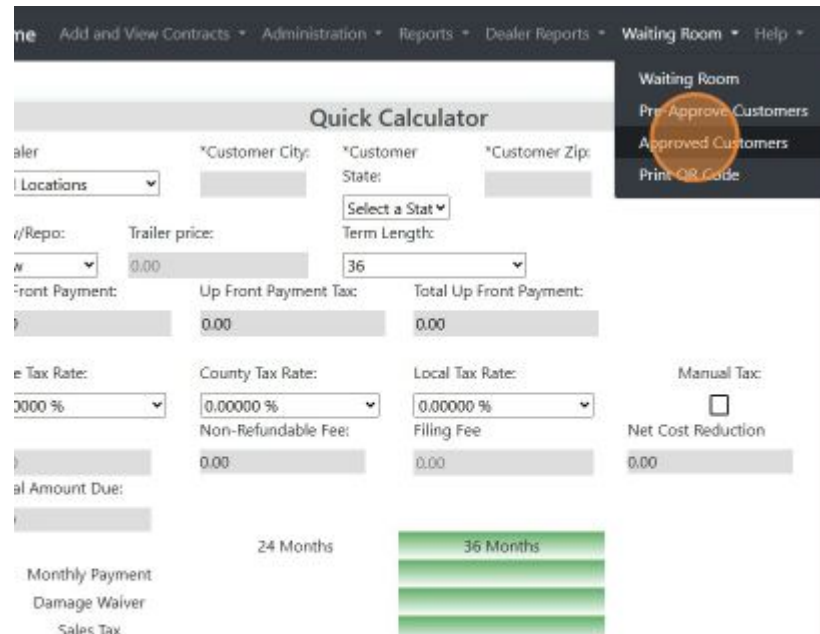
A valid Driver's License and customer's Proof of Insurance may be used to verify residence if both addresses match the contract.

If the address does not match on the two source proofs and contract, Hometowne will accept the following as an additional proof of residence (all must be listed in the customer's name):

- Cell Phone Bill dated **within 30 days** of the contract date
- Bank Statement dated **within 30 days** of the contract date
- Current Pay Stub **within 30 days** of the contract date
- Current vehicle registration of the vehicle towing the trailer
- Current gun permit

How do I know the customer has been approved or denied? Where do I go once notified?

- The dealer will receive an email stating whether the customer has been approved or denied. Dealer must inform Hometowne of the proper email address.
- Once the customer is approved, follow these steps;
 - Hover over “Waiting Room”
 - Tap “Approved Customers”
 - Choose “Start Contract”
 - If you would like to see how the customer is doing, you can choose “pre-approved customers”. This will be a read only screen.

Approved Customers

Company: *All Companies Dealer: *All Locations

Reset search

People in Waiting Room: 0

	Customer Name	Customer Address	Customer City	Customer Zip	Customer Cell Phone	Customer SSN
Start Contract	JOHN LOVE	6705 MCWILLIAMS DR	HOUSTON	77091	8328039219	631
Start Contract	GREGORY ROY	336 SPANTON CRESCENT	POOLER	31322	7864062535	708
Start Contract	JORDAN HILL	700 JOYCE LANE	VICKSBURG	39180	6625877223	721
Start Contract	NOLAN BROWN	126 AMHURST DR	WEST POINT	31833	7707337768	144
Start Contract	KURT COSE	2093 INDIAN HILLS DR	SPRING BRANCH	78070	2108276790	461
Start Contract	CHRISTOPHER TATE II	210 W CEDAR ST	GREENWOOD	72936	9183852544	573
Start Contract	CHRISTY GRAW	17 W DARYL DR	HINESVILLE	31313	9126222304	090
Start Contract	IAN DESCHENE	3823 LANCASTER CT APT 201	PALM HARBOR	34685	5038066164	516
Start Contract	EDWARD GRAY	7807 HEDRICK FARM	SAN ANTONIO	78239	2103236209	671
Start Contract	ADAM TUGER	6707 LETHA TER BLVD	ST.	32716	4470078605	491

Steps after you choose Start Contract

1. Enter trailer information.
2. Enter GPS Information.
3. Take the Matrack GPS outside & hold the button down 6-8 seconds to activate (LED lights will come on).
4. Place GPS underneath the trailer on the frame, out of sight of the customer.
5. Upload MSO & BOS.
6. Hit submit.
7. Give our Contracts Team 15 minutes to assure the GPS is working.
8. Refresh your screen. Once you see “approved”, the customer will receive the contract via text message to read & acknowledge.
9. Complete the payment screen.
10. Once the customer leaves with the trailer, check the box stating “customer has left w/the trailer”.
11. Mail MSO & BOS to; PO Box 10428 Jackson, TN 38308

That's it!!

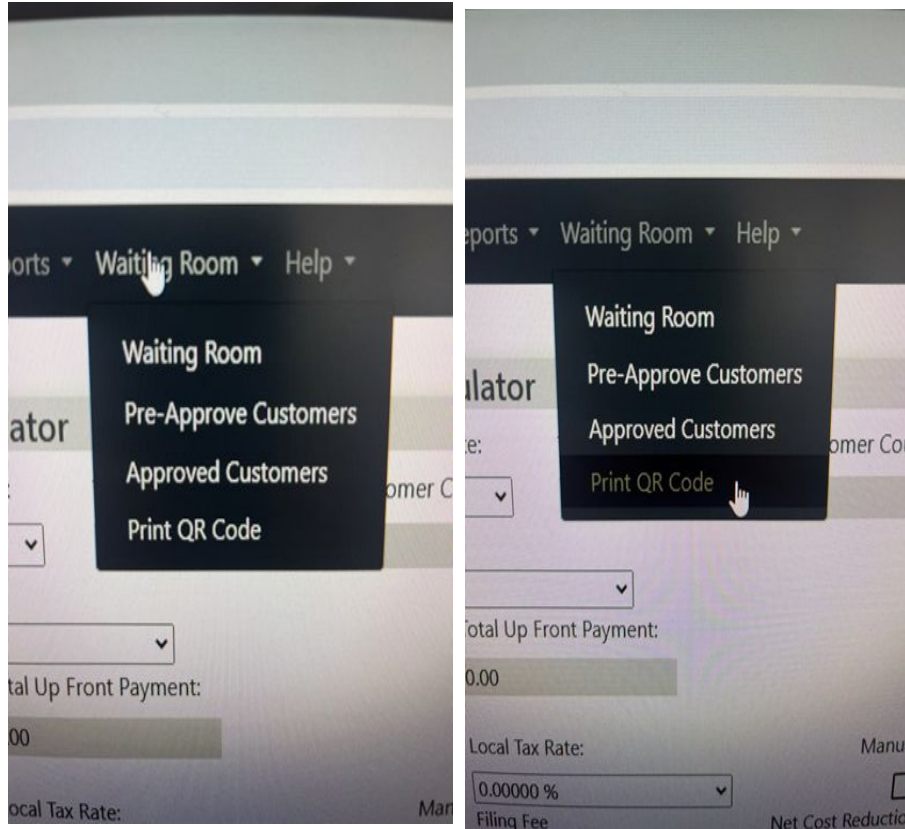
NAME OF PURCHASER(S) <u>Hometowne Capital Management LLC</u>	
ADDRESS <u>PO Box 10428, Jackson, TN, 38308</u>	
I certify to the best of my knowledge that the odometer reading is _____ No Tenets	
DEALER <u>Name of Dealership Here</u>	BY <u>Agent Signature Here</u>
NAME OF DEALERSHIP	DEALER LICENSE NUMBER
Being duly sworn upon oath says that the statements set forth are true and correct. Subscribed and sworn to me	
before this _____ day of _____ 20____	
State of _____	County of _____
Notary Public	
USE NOTARIZATION ONLY IF REQUIRED IN TITLING JURISDICTION	



Action Items

- Assure the dealer has a Matrack GPS. Only Matrack GPS's are allowed to be used.
- Reminder- Selling repos is part of our program. You can find the repos on the repo dashboard;
 - a. Hover over “add and view contracts”
 - b. Click on “repo dashboard”
 - If you “sell as cash”, assure you complete the form & the customer acknowledges.
 - See our Repo FAQ sheet.
 - SC & GA are the only states w/30% down payment (NC is now 15%).
 - Contacts
 - a. Contracts Team- 615-857-2900
contracts@hometownecapital.com
 - b. Kristi Tedford- 731-437-2878
kristi.tedford@hometownecapital.com
 - c. Clayton Mitchell- 731-225-4624
clayton.mitchell@hometownecapital.com

How to Locate & Print my QR Code



Waiting Room - Text Link/Print QR Code

Company: **HOMETOWNE CAPITAL MANAGEMENT** ▼

Dealer: **LEONARD (ABERDEEN) POS 181** ▼

Option 1. Text link to a Cell Phone:

Cell Phone:

[Text Link to Cell Phone](#)

Option 2. Print/Save PDF document:

Link Text: [Click here to begin your application](#)

Include link: ☒ (If printing then do not include link; if viewing on screen then include link.)

[Generate PDF](#)



LEONARD (ABERDEEN) POS 181

Scan QR code below



Questions?