

TSF

PROCESS

*Our team is dedicated to being your partner,
making financing a fast & easy option!*



1 APPLICATION RECEIVED

Applications can be received by phone, fax, email, or online.

Unless otherwise specified, new applications are processed by the first available Loan Officer in rotation to ensure the fastest response time.

The Loan Officer reviews the credit file and assembles options based on credit score, payment history, age of collateral, & loan amount.

If an application is submitted using a dealer dedicated link the dealership and the client will both receive an email confirming the application was submitted successfully.

2 INITIAL CONTACT

The Loan Officer contacts the client by phone to review options available for the loan request. **From this point forward the dealership is copied on any/all emails as a status update.**

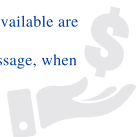
Income verification, or any other stipulations needed, are requested at this time. If a factory invoice or NADA bookout are required, they would also be requested at this time.

A. If the client is available to receive a call, all details associated with options available are disclosed and an email is sent as a recap.

B. If the client is unavailable to receive a call, the Loan Officer will leave a message, when possible, and send an email requesting a callback.

3 FINAL APPROVAL

The Loan Officer secures the final approval from the underwriting department and updates the client requesting a clear copy of their driver's license. The dealership is notified of the approval and asked to provide items needed to produce a loan packet. Lien holder information is provided at this time. **Items needed: copy of MSO or title/registration, bill of sale, & signed funding letter.**



4 LOAN PACKET SENT

The client and/or dealership are given the option to receive the loan packet via DocuSign or as a PDF attachment sent by email. The Loan Officer produces the loan packet and sends it to the client and/or dealership.

A loan packet can also be snail-mailed upon request.



5 SIGNED DOCUMENTS RECEIVED

Loan documents are sent back to Trailer Solutions for processing. The Loan Officer reviews the completed documents and requests any missing items needed to proceed.

6 LOAN SUBMITTED FOR FUNDING

A completed loan packet, including required insurance *if applicable*, is sent to the lenders funding department. The Loan Officer will update the client and dealership by email.

7 FUNDING TIMELINE PROVIDED

The Loan Officer receives a notice of funding from the lender and provides a detailed funding timeline to both the client and the dealership.

8 FUNDS RELEASED

Funds are released to the dealership within 24-48 hours by an **ACH DIRECT DEPOSIT**.

Loan amounts greater than \$10,000 will require proof of down payment to release funds.



9 TITLE/REGISTRATION

For out-of-state clients, or for dealers who are not required to complete in-state titling, a Title Specialist reaches out to the client about a week after the loan funds to assist in the titling/registration process.

For in-state deals, when the dealer completes titling/registration a Title Specialist will follow up with the dealer to collect lien perfection.