

HyBurn Leasing

*The Very Next Step In the Evolution
Of Automotive Financing*

Marketing Summary

The HyBurn Leasing Program is the most innovative and foolproof tool for a Pre-Owned vehicle department. The HyBurn Leasing Program is a program that will create more profit as well as being able to keep more money after taxes than ever before. Once the Dealer is approved by the Funder, and deals meet the minimum funding criteria, the deals are funded the same day. The Dealer pays no interest for the use of the invested funds. The Dealer controls all aspects of each transaction, *i.e.*; *mark-up, down payment, monthly payment,* and the Title ALWAYS remains in the Dealer's name. Hyburn will provide the software, the contracts, the know-how, and funds in order to grow your business to accelerate its growth and prosperity to previously unattainable levels.

When Customer Wins — Dealer Wins

- ◆ Customer re-establishes credit.
- ◆ Customer gets Tax Right-Off benefits.
- ◆ Customer can get a better vehicle for similar down payment and monthly payment.
- ◆ All payments apply to ownership - residuals are controlled by the dealer.
- ◆ Customer may choose to return the vehicle at any time to the dealer.
- ◆ Customer can trade in the Vehicle with no Negative Equity.
- ◆ Customer does not pay high Interest Rates.

Funding Company

- ◆ Handles all vehicle payments and collections
- ◆ Collects and forwards taxes to dealer
- ◆ Provides Dealer with 24/7 access to customer base

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- ◆ **Increased Dealership Profitability**
- ◆ **Increased Monthly Cash Flow**
- ◆ **Increased Asset Base**
- ◆ **Increased Customer Retention**
- ◆ **Increased Dealership Net Worth**
- ◆ **Increased Competitive Edge**
- ◆ **Faster Dealer Growth**



6942 FM 1960 East 231, Houston, Texas
Phone & Fax (888) 548-0828
Email: infogram@HyBurnLeasing.com
www.HyBurnLeasing.com

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INNOVATIVE
UNIQUE

PROFITABLE

FLEXIBLE

CUSTOMER FRIENDLY

COMPLETE

**Subprime Automotive
Business Solution**

As a Dealer, Would You Like To . . .

- Increase Your Monthly Cash Flow ?
- Control All Aspects of the Customer Contract?
- Control A Very Liberal Approval Process?
- Receive Substantial Tax Benefits?
- Contract Vehicles of Any Make, or Any Miles?
- Contract Self-Employed and First Time Buyers?
- Allow Vehicles to be Returned at Any Time?
- Maintain Ownership of the Title to the Vehicle at All Times?
- Contract "Rebuild and Restored" Vehicles?
- Have 24/7 Updated Access to All Your Accounts?
- Make Added Profit When your Customer Trades or Returns Their Vehicle?
- Increase Customer Loyalty and Repeat Business?

ABOUT US

The Staff at HyBurn Leasing Inc. has over 75 years experience in Leasing Vehicle Business and Sub Prime Financing. Our independent Dealer Program will give your dealership the opportunity to deliver more cars and make more profit per deal than any other Financing Program available.

HyBurn Leasing Dealer Funding Program	
Customer Requirements	
Minimum Age of Buyer	18 Years of Age. Must have valid proof of Identity
Minimum Required Income*	ANY . Not a requirement.
Employment History	ANY. Not a Requirement.
Credit History	ANY. Not a Requirement.
Valid Phone Number	Required
References	7 Required
Proof of Residency	Required
Vehicle Requirements	
Vehicle Title	HyBurn will accept contracting all titles that are allowed to be registered for highway use. Clear title, rebuilt title, reconstructed title, salvage title, are all acceptable.
Vehicle Restrictions	No manufacturers are restricted.
Age of Vehicle	Any Year-Any Make-Any Model-Any Mileage
Mileage	No Mileage Restrictions.
Contract Terms	
Min/Max Payments	Minimum payment = No Minimum Payment Maximum payment = No Maximum Payment Proof of Income Required for stream advance over \$4000 (Or Any if it is a In-House Deal.)
Contract Term Minimum 24 Months - No Max Term	HyBurn's recommends contracts be written for 36 or 48 month terms. (Any Term If It Is A In-House Deal) Customers may choose to trade up or turn their vehicles in at any time with no penalty.
Warranties & Gap	Up to the Dealer. Dealer can use Any Warranty or Gap Company. Warranty will protect Dealers Vehicles for the length of the term and give peace of mind to the customer.
GPS Tracking	Strongly Suggested - But Not Required
Title	Remains in Dealer's Name at All Times

Example of a 48 Month Lease

Vehicle Cost	Initial Cap Cost	Payment	Initial Cash Flow	Total Profit
\$ 5,000	\$ 8,000	\$ 250	\$ 2,700	\$ 8,030
\$ 6,000	\$ 9,000	\$ 320	\$ 3,036	\$ 10,092
\$ 7,000	\$ 10,000	\$ 360	\$ 3,228	\$ 11,020