



# USER GUIDE

**MAY 2026**

Pre-**Pair**

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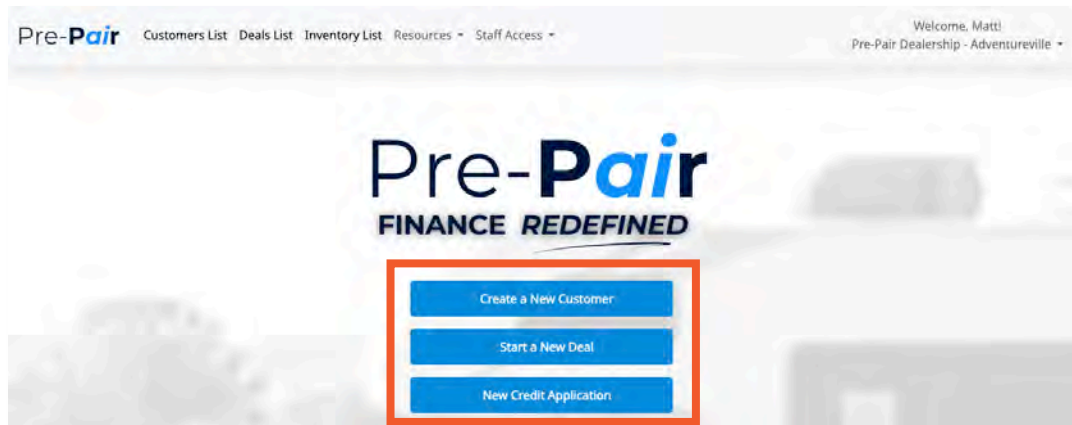
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## 700Credit & Pre-**Pair** Prequalification Integration

Users of the Pre-**Pair**/700Credit integration start the prequalification process via a link to the login/sign up page of the product, which they can access by either **1) scanning a QR code** in-store or online (ex. on a dealership's website/digital retailing tool), or **2) a direct link is email/texted** to the consumer by the dealer/salesperson.

### Consumer Prequalification Experience: In-Person

The user is brought to the screen shown below where they will choose either **"Create a New Deal"**, **"Create a New Customer"** or **"New Credit Application"**. If a dealer already has the customer in the Pre-**Pair** system (ex. shopper scanned a QR code in the dealership) click **"Create a New Deal"**. If this is a new customer/lead, click **"Create a New Customer"**.



A form is presented to the user where they will first provide basic 'deal creation' information; salesperson/ F&I manager assigned, Desking/Deal ID, dealership location, etc.

Next, enter the consumer's basic personal information; first/last name, DOB, SSN (Last 4 digits & optional), email address, phone number, home/physical address, etc. Click **"Save"**.

A screenshot of the 'Customer Information' form in the Pre-**Pair** system. The form is divided into two main sections: 'Location Info' and 'Customer Info'. The 'Location Info' section contains fields for 'Sales Manager' (with the value 'Stephanie Alderman'), 'Assigned Date', and 'Location' (with the value 'Location Two'). The 'Customer Info' section contains fields for 'First Name', 'Last Name', 'DOB (YYYY-MM-DD)', 'SSN - Last 4', 'Email', 'Cell Phone Number', 'Address Line', 'City', 'State' (with a 'Select a State' dropdown), 'Zipcode', 'County', and 'Years Self-Employed'. There is also a 'Monthly Gross Income' field. A 'Save' button is located at the top right of the 'Customer Info' section.

After all required information has been provided, scroll down to the **“Qualification Data”** section, and click the blue **“Pre-Qualify”** button, as circled below.

The screenshot displays a web form for 'Primary Applicant Information'. The form includes fields for Applicant First Name (Carrie), Applicant Last Name (Abbate), DOB (1975-07-10), and SSN (Last 4: 8372). It also has fields for Email (CarrieAbbate@email.com), Cell Phone Number (123-456-7890), Address Line (9813 Kamena Circle), City (Boynton Beach), State (FL), Zipcode (33436), and County (Palm Beach). Below these are fields for Monthly Gross Income (7000) and Applicant Years Self-Employed. There are checkboxes for 'Full-time?' and 'Co-Applicant?'. The 'Qualification Data' section is highlighted in dark blue and contains a blue 'Pre-Qualify' button, which is circled in red. Below this section are fields for 'Primary Applicant' information: Applicant TransUnion, Applicant Equifax, Applicant Experian, and Debt / Income %.

A QR code is presented on screen for the consumer to scan with their personal device. They are brought to the prequalification consent form to read/review and acknowledge.

Once the consumer’s portion of the task is successfully complete, the screen below will automatically update and move the users forward in the process (see next page).

Or dealers can exit out by selecting **“End Client View”** and re-visit/open the deal anytime later (ex. *Pause the prequalification process to take a test-drive first*).



Below is the consent form delivered via the QR code. The consumer will review the PPI information auto-populated in the form, agree to the terms and conditions, and then click **“Submit”**.

**Pre-*Pair***  
FINANCE REDEFINED

Team up with Pre-*Pair* Dealership

### Get Pre-Qualified with No Impact to Your Credit Score!

Complete the form below to help us pair you with your dream RV. This inquiry will not affect your credit score in any way and there is no fee or obligation - just fill in the fields below, and we'll take care of the rest!

First Name  Last Name

DATE OF BIRTH (REQUIRED)  Last 4 of SSN (Optional)  Annual Gross Income (\$)

Why do we ask for this?

Cell Phone Number  Email

Mailing Address

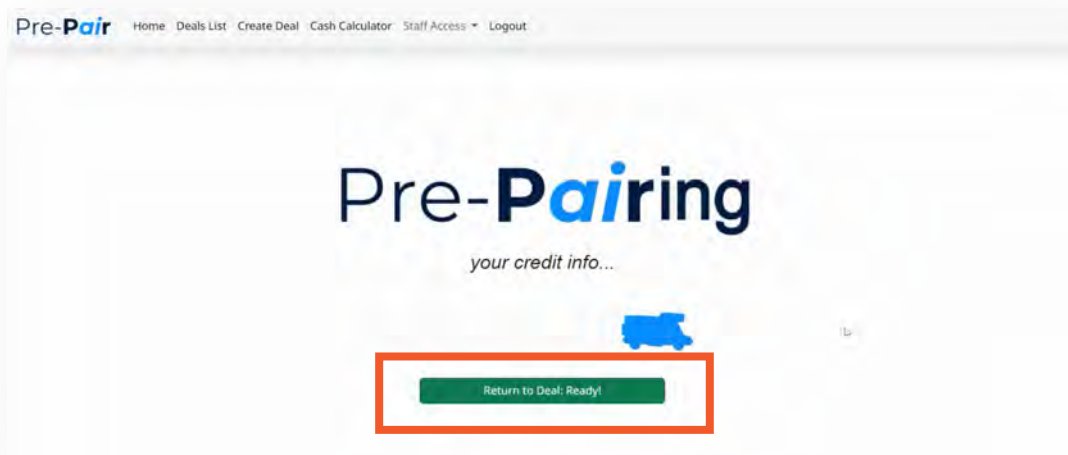
City  State  Zipcode  County

Do someone assist you?

By entering my information and clicking the Submit button, I consent to have my credit file accessed for up to one calendar year with the purpose of prequalifying for a vehicle loan. This is a soft inquiry and will not impact my credit score. I agree to the Privacy Notice, Terms and Conditions and I acknowledge I may be contacted by Pre-*Pair* Dealership - Adventureville via phone, email, text message, or other electronic means. I understand that I might not pre-qualify depending on the pre-qualification criteria.

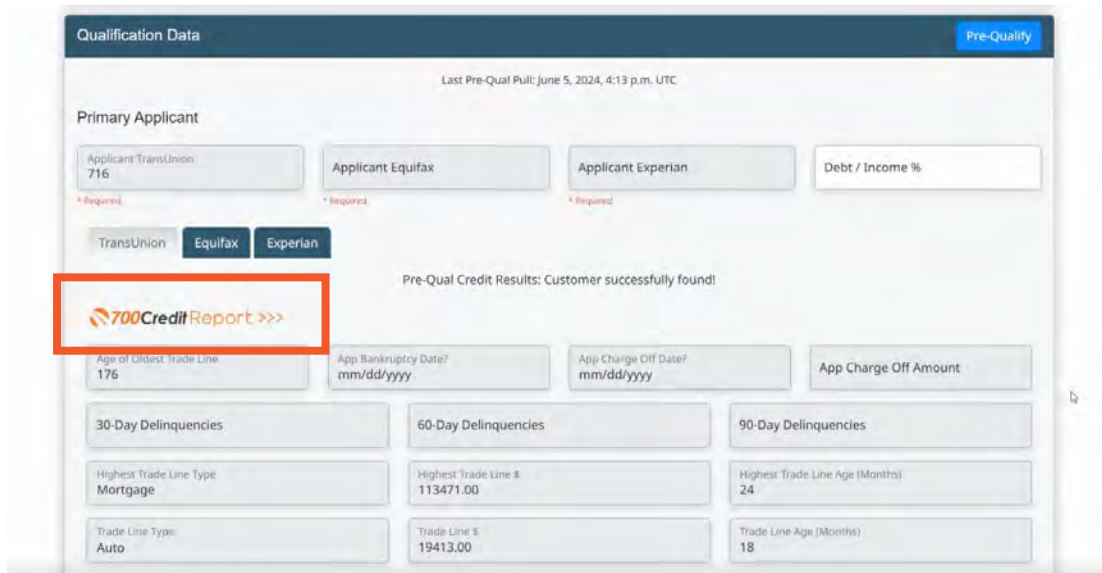
While the consumer complete the form, the dealer-facing screen will communicate that it is waiting on them before moving forward.

The screen will automatically update to the example below after the consumer successfully submits the consent form. Click the **“Return to Deal. Ready!”** button.

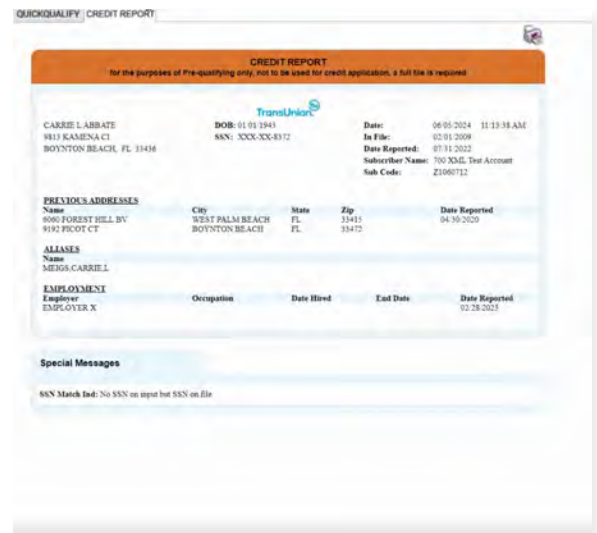
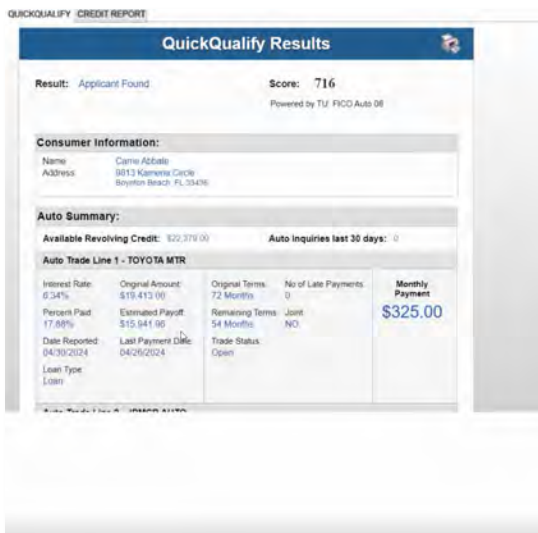


The dealer is returned to the deal profile. Scroll down to the “**Qualification Data**” section, where the form is auto-populated with all the consumer’s personal info.

To view 700Credit’s prequalification report, click the “**700Credit Report >>>**” logo, as circled below.

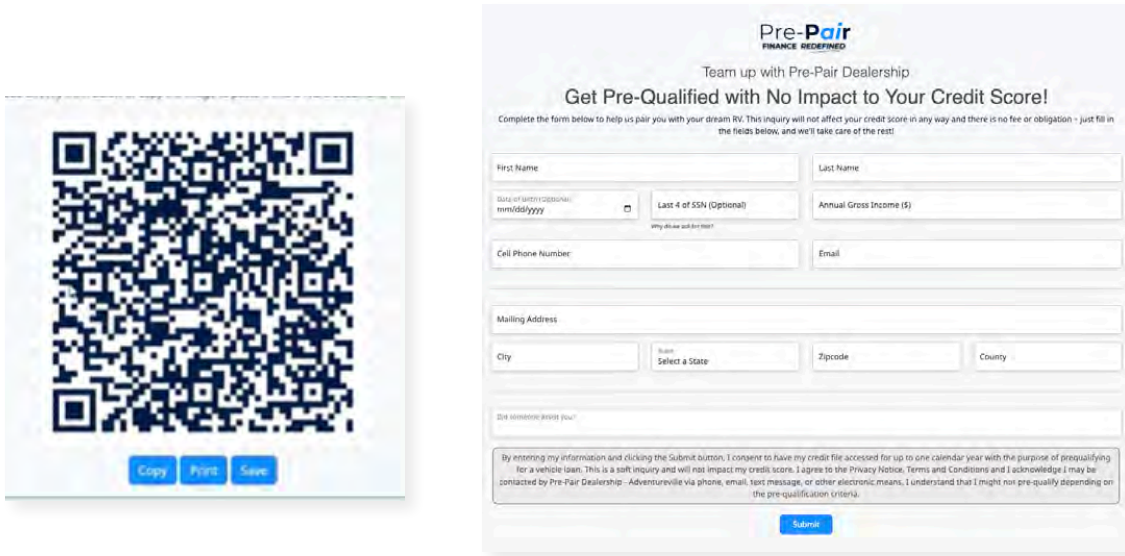


700Credit’s soft pull, prequalification (QuickQualify) results will appear on screen in an iframe. Dealers can utilize the tabs at the top of the iframe to pan between the soft pull report and full credit file.



## Consumer Prequalification Experience: Self-Service QR Code

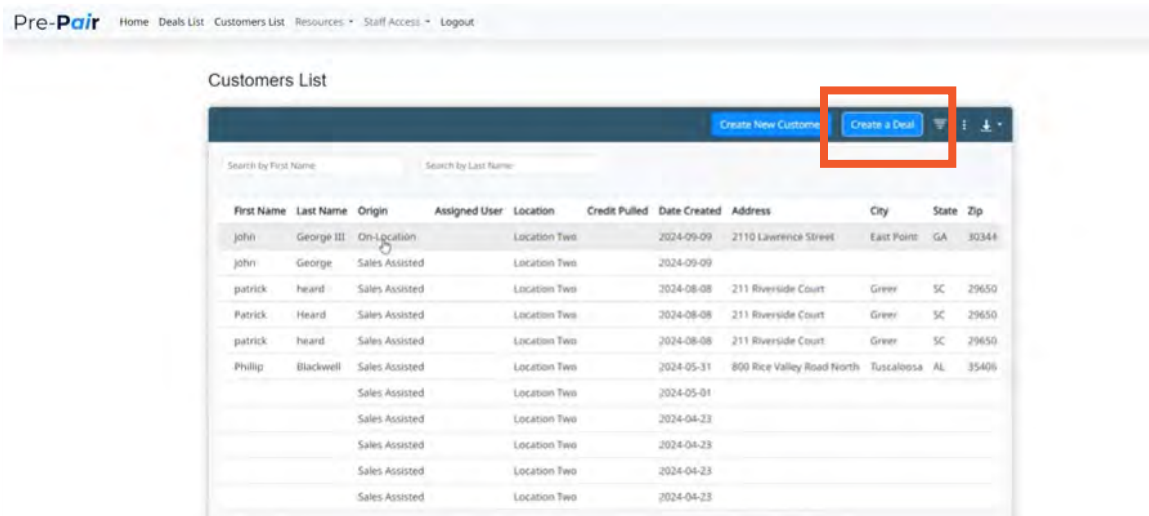
Consumers can also self service the prequalification experience via QR codes within the dealership or online. In the case the consumer scans a QR code using their mobile phone, they will be brought to the following form to provide the required information.



The image shows a QR code on the left and a prequalification form on the right. The form is titled "Pre-**Pair** FINANCE REDEFINED" and "Team up with Pre-**Pair** Dealership". The main heading is "Get Pre-Qualified with No Impact to Your Credit Score!". Below this, it says "Complete the form below to help us pair you with your dream RV. This inquiry will not affect your credit score in any way and there is no fee or obligation - just fill in the fields below, and we'll take care of the rest!". The form fields include: First Name, Last Name, Social Security Number (with a mask), Last 4 of SSN (Optional), Annual Gross Income (\$), Cell Phone Number, Email, Mailing Address, City, State (dropdown), Zipcode, and Country. At the bottom, there is a "Submit" button and a consent statement: "By entering my information and clicking the Submit button, I consent to have my credit file accessed for up to one calendar year with the purpose of prequalifying for a vehicle loan. This is a soft inquiry and will not impact my credit score. I agree to the Privacy Notice, Terms and Conditions and I acknowledge I may be contacted by Pre-**Pair** Dealership - Adventureville via phone, email, text message, or other electronic means, I understand that I might not pre-qualify depending on the pre-qualification criteria."

The sales manager will then receive an email alert letting them know about the new customer. Go to **"Customer List"** at the top of the home page to see the existing customers, as well as the new one.

Click **"Create a Deal"**, as highlighted below.

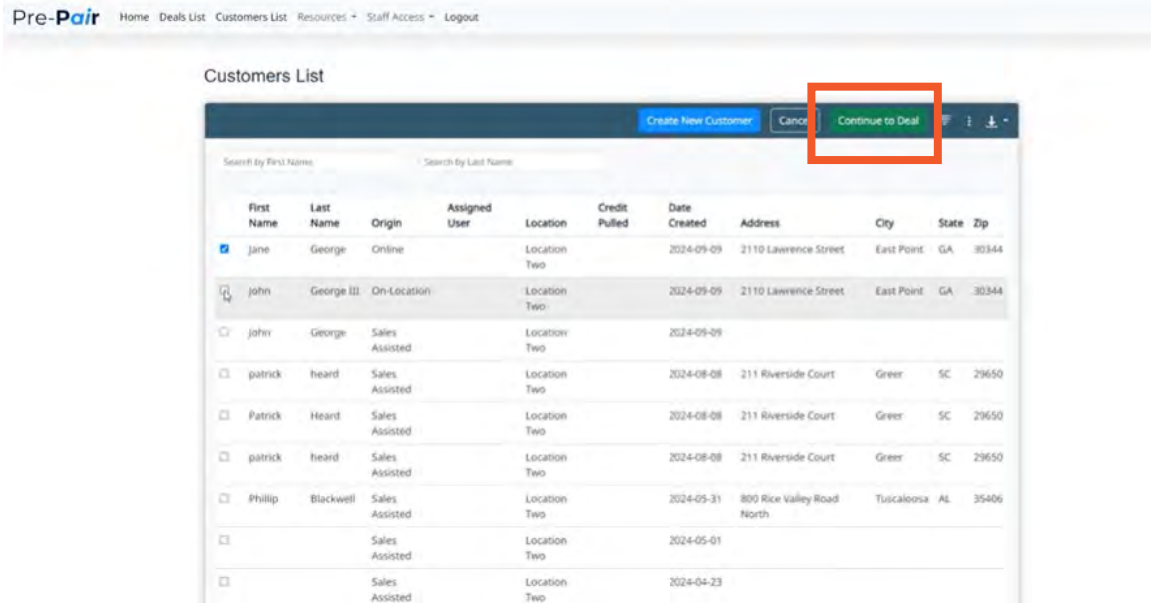


The screenshot shows the Pre-**Pair** web application interface. At the top, there is a navigation bar with "Pre-**Pair**" and links for "Home", "Deals List", "Customers List", "Resources", "Staff Access", and "Logout". Below this is the "Customers List" section. It features a search bar with "Search by First Name" and "Search by Last Name" options. To the right of the search bar are buttons for "Create New Customer" and "Create a Deal", with the latter highlighted by a red box. Below the search bar is a table with the following columns: First Name, Last Name, Origin, Assigned User, Location, Credit Pulled, Date Created, Address, City, State, and Zip. The table contains several rows of customer data.

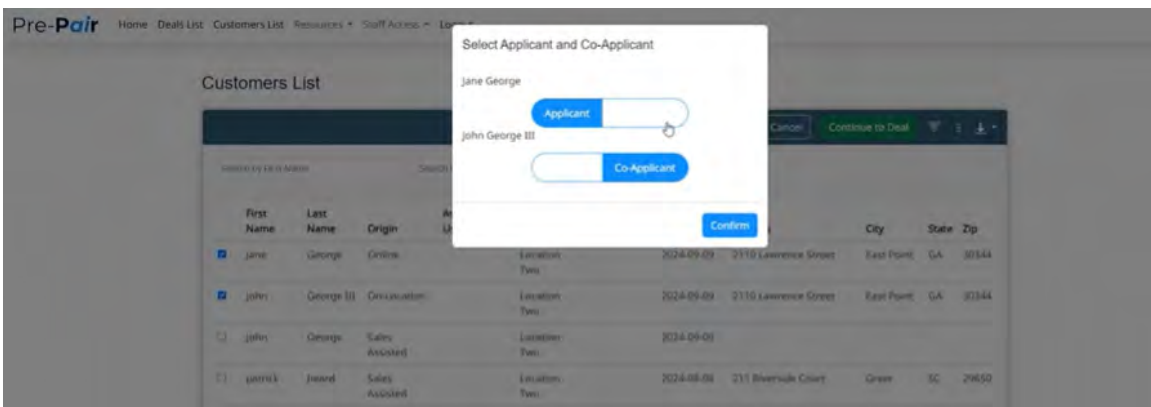
First Name	Last Name	Origin	Assigned User	Location	Credit Pulled	Date Created	Address	City	State	Zip
John	George III	On-Location		Location Two		2024-09-09	2110 Lawrence Street	East Point	GA	30344
John	George	Sales Assisted		Location Two		2024-09-09				
Patrick	Heard	Sales Assisted		Location Two		2024-08-08	211 Riverside Court	Greer	SC	29650
Patrick	Heard	Sales Assisted		Location Two		2024-08-08	211 Riverside Court	Greer	SC	29650
Patrick	Heard	Sales Assisted		Location Two		2024-08-08	211 Riverside Court	Greer	SC	29650
Phillip	Blackwell	Sales Assisted		Location Two		2024-05-31	800 Rice Valley Road North	Tuscaloosa	AL	35406
		Sales Assisted		Location Two		2024-05-01				
		Sales Assisted		Location Two		2024-04-23				
		Sales Assisted		Location Two		2024-04-23				
		Sales Assisted		Location Two		2024-04-23				
		Sales Assisted		Location Two		2024-04-23				

Check the applicant name(s) who will be included on the deal. Dealers can select more than one customer if they want to include both a buyer and co-buyer.

Click **“Continue to Deal”**.



If more than one applicant was selected, the dealer is prompted to designate the buyer and co-buyer.



The applicant information will then auto-populate into the new deal form.

The screenshot shows the Pre-Pair interface with the following sections:

- Deal Information**
  - Information**
    - Loan Manager: Stephanie Alderman
    - FEI Manager: Andrew Hays
    - Location: Location Two
    - Desk ID: [Empty]
    - Deal ID: [Empty]
    - Status: Active
  - Client Info**
    - Primary Applicant Information**
      - Applicant First Name: Jane
      - Applicant Last Name: George
      - DOB (YYYY-MM-DD): [Empty]
      - SSN - Last 4: [Empty]
      - Full SSN: [Empty]
      - Email: jane@george.com
      - Cell Phone Number: 111-111-1111
      - Address Line: 2110 Lawrence Street
      - City: East Point
      - State: GA
      - Zipcode: 30344
      - County: Fulton
      - Monthly Gross Income: \$6000
      - Applicant Years Self-Employed: [Empty]

To view the applicant's prequalification information via the self-service QR code, the dealer can scroll down to the **"Qualification Data"** section, and view the auto-filled prequalification information, as well as view the 700Credit's prequalification and full credit report by clicking the **"700Credit Report >>>"** logo.

The screenshot shows the 700Credit Qualification Data section with the following details:

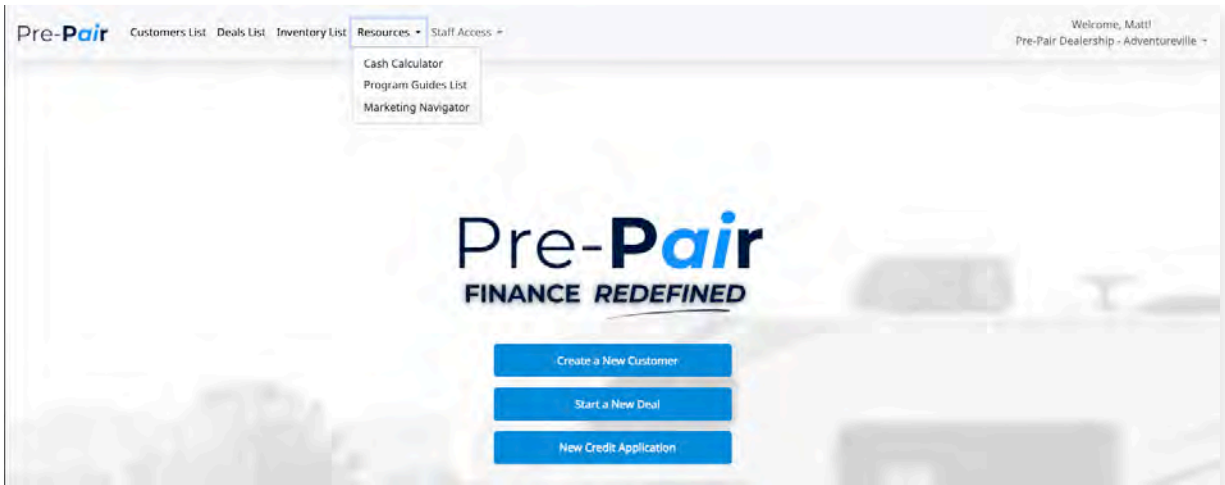
- Qualification Data** (Section Header)
- Pre-Qualify** (Button, highlighted with a red box)
- Last Pre-Qual Pull: June 5, 2024, 4:13 p.m. UTC
- Primary Applicant**
  - Applicant TransUnion: 716
  - Applicant Equifax: [Empty]
  - Applicant Experian: [Empty]
  - Debt / Income %: [Empty]
  - Buttons: TransUnion, Equifax, Experian
- Pre-Qual Credit Results: Customer successfully found!
- 700Credit Report >>>** (Logo, highlighted with a red box)
- App Bankruptcy Date?: mm/dd/yyyy
- App Charge Off Date?: mm/dd/yyyy
- App Charge Off Amount: [Empty]
- 30-Day Delinquencies: [Empty]
- 60-Day Delinquencies: [Empty]
- 90-Day Delinquencies: [Empty]
- Highest Trade Line Type: Mortgage
- Highest Trade Line \$: 113471.00
- Highest Trade Line Age (Months): 24
- Trade Line Type: Auto
- Trade Line \$: 19413.00
- Trade Line Age (Months): 18

**Note:** Dealers can also re-pull a soft pull, prequalification utilizing the blue **"Pre-Qualify"** button at the top of the **"Qualification Data"** section.

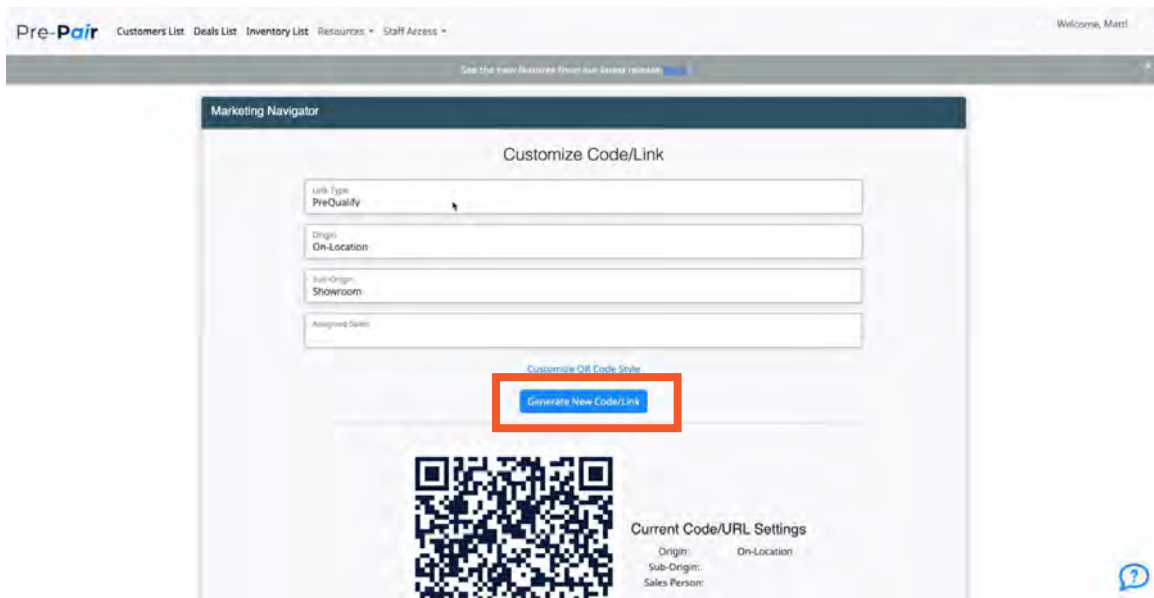


## Customizing a QR Code/Link

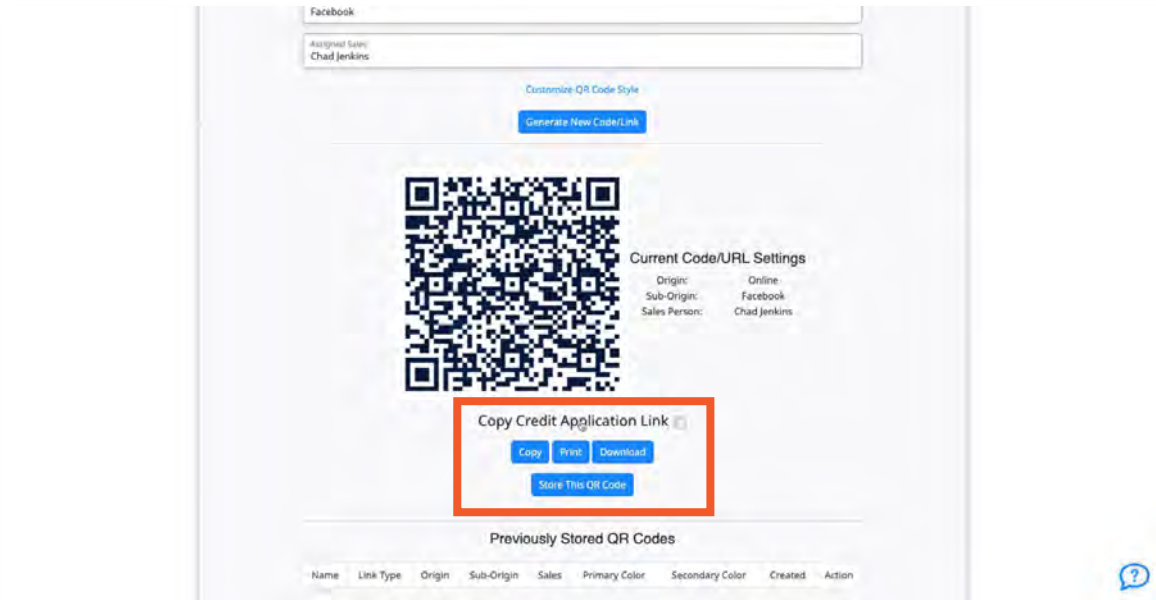
From the home dashboard, select the “Resources” menu item, and then “Marketing Navigator” from the drop-down menu.



From the drop-down menus, select which product to use in the QR code (prequalification or credit application), the origin and sub-origin of the code (ex. Online, Facebook), and then finally, assign a salesperson. Once complete, select “Generate New Code/Link”.

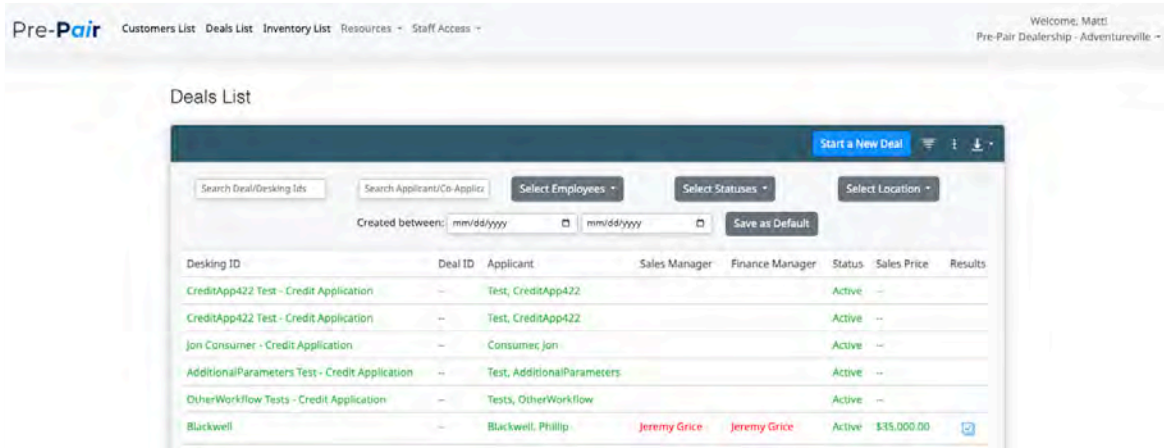


Now that the QR code has been generated, a dealer can take the QR code and place into their website/ Facebook page, print and place around the dealership, or email/text a hyperlink to the consumer that will then bring them to a prequalification form or credit application.

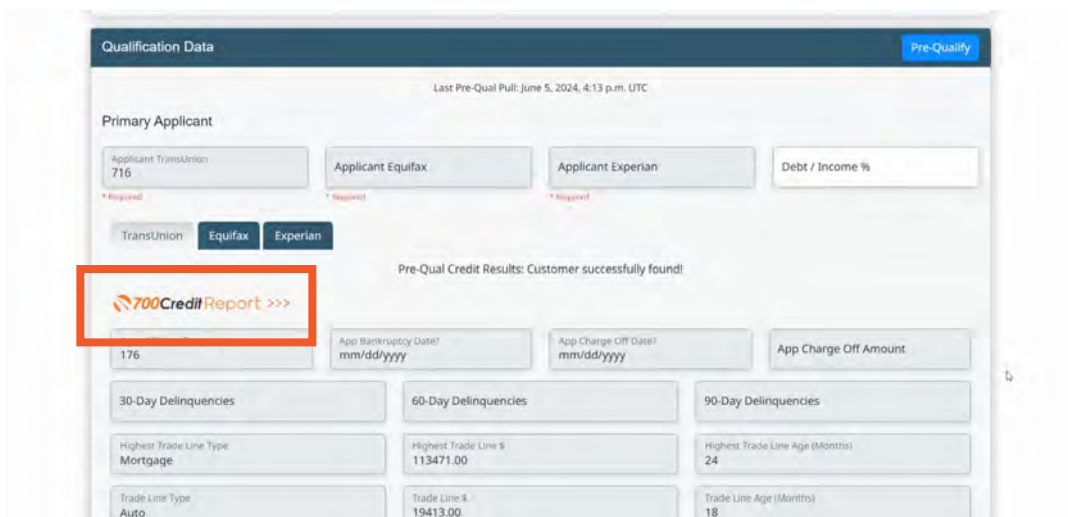


## View Previously Pulled Reports

To view previously pulled reports, click **“Deals List”** in the top navigation bar, and then selected the desired deal/desking ID from the mass list presented.



One again, the dealer can scroll down to the **“Qualification Data”** section, and view the auto-filled prequalification information, as well as view the 700Credit’s prequalification and full credit file by clicking the **“700Credit Report >>>”** logo.



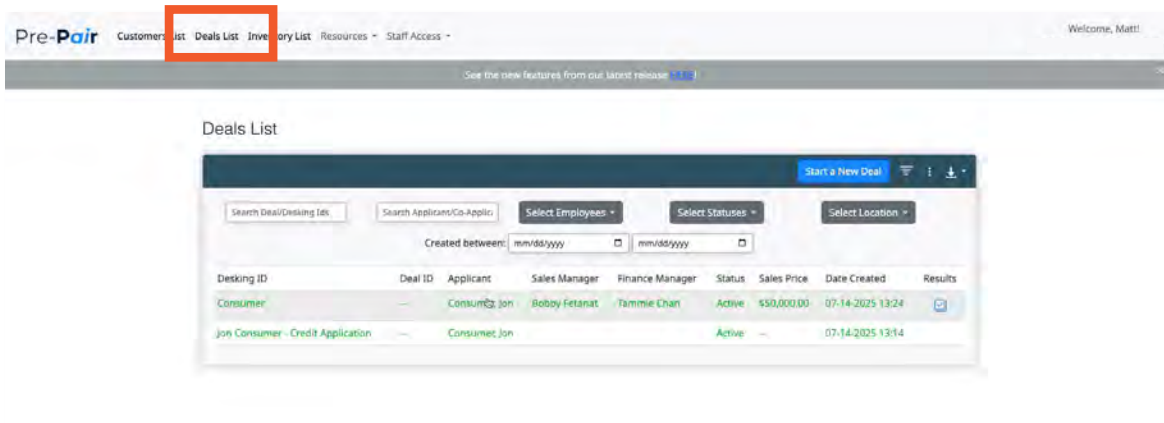


The Pre-Pair platform allows for dealers to send consumers to a credit application, obtain the extra data not included in a prequalification report for financing purposes, and push the data to CUDL, Dealertrack and/or AppOne.

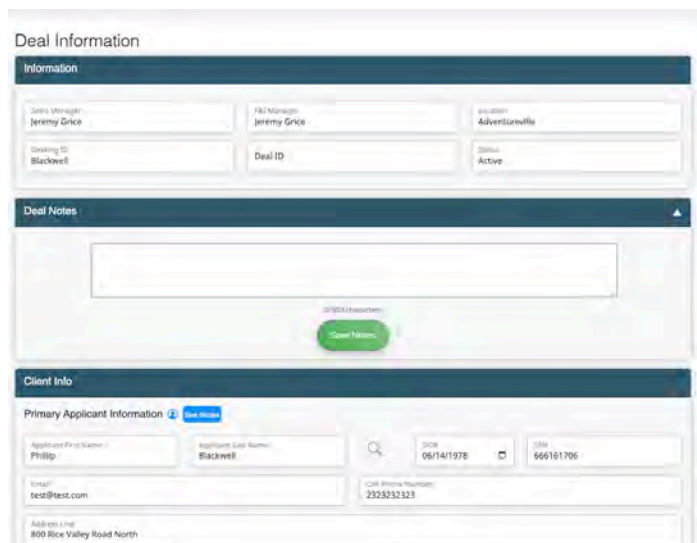
**Note:** Dealers will not receive a credit report or the specifics of the data after a consumer submits the application. This save-only push feature only allows for the platform to obtain more specific consumer credit information, allowing for more accurate and detailed financing options.

### Save-Only Push Feature

To push credit data, click the **“Deals List”** menu option in the top navigation bar, and locate/select the desired customer.



After opening their deal profile, review/adjust information, then scroll to the bottom and select **“Submit”**.



**Primary Applicant**  
 Last Pre-Qual Pull: July 14, 2025 (3 days ago)

Applicant Transaction: 695  
 Applicant EquiFax: 695  
 Applicant Experian: 700

TransUnion Equifax Experian

Pre-Qual Credit Results: Customer successfully found!

**700Credit Report >>>**

Age of Oldest Trade Line: 39.87  
 App Bankruptcy Date? mm/dd/yyyy  
 App Charge Off Date? mm/dd/yyyy  
 30 Day Delinquencies: 5  
 Status: Open  
 Highest Trade Line Type: Mortgage  
 Highest Trade Line Balance: 234000

**Finance Information**

(B) Power State Retail: 47000.00  
 (B) Power Retail (including Add): 48500.00  
 (B) Power Wholesale: 46000.00  
 (B) Power Wholesale (including add): 47000.00  
 Trade-In Allowance: 15000.00  
 Trade-In Payoff: 5000.00  
 Sales Tax @ 25%: 1125.00  
 File: 33.00  
 License: 0.00  
 Doc Fee: 199.00  
 Other: 0.00  
 Inspection Fee: 17.50  
 Term: 120  
 Max Sell Rate (Optional)

Loan Price: 50000.00  
 Down Payment: 18475.00  
 Trade-In Equity: 10000.00  
 Tax/Pre Total: 2437.00  
 Package Options  
 Amount to Finance: 23962.00

Cancel View Existing Results **Submit**

Once the results are generated, the dealer can choose to either push the data to AppOne, CUDL and/or Dealertrack.

Pre-**Pair** Customers List Deals List Inventory List Resources - Staff Access -  
 Welcome, Matt!  
 Pre-Pair Dealership - Adventureville -

**Rehash**

Down Payment: 10000.00  
 Original: \$10,000.00  
 Term: 144  
 Original: 144  
 Max Sell Rate: 0  
 Original:

Rehash

No rehash results to display

Desking ID: Blackwell  
 Phillip Blackwell & Phillip Blackwell  
 Results generated on July 28, 2025 at 2:34 PM CDT

View Notes

Edit / View Back to Deals List

**Push to AppOne Push to Dealertrack Push to CUDL**

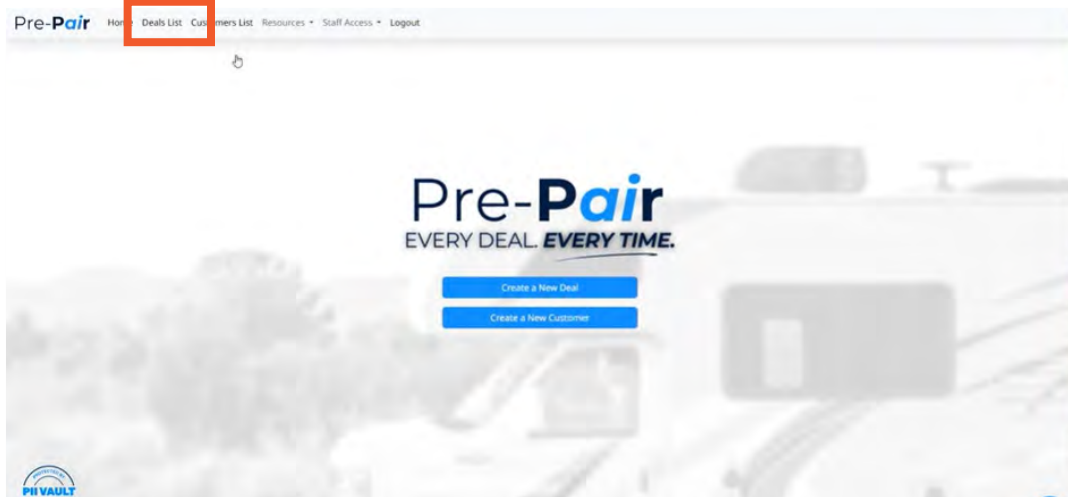
Print All Results

Qualified Results

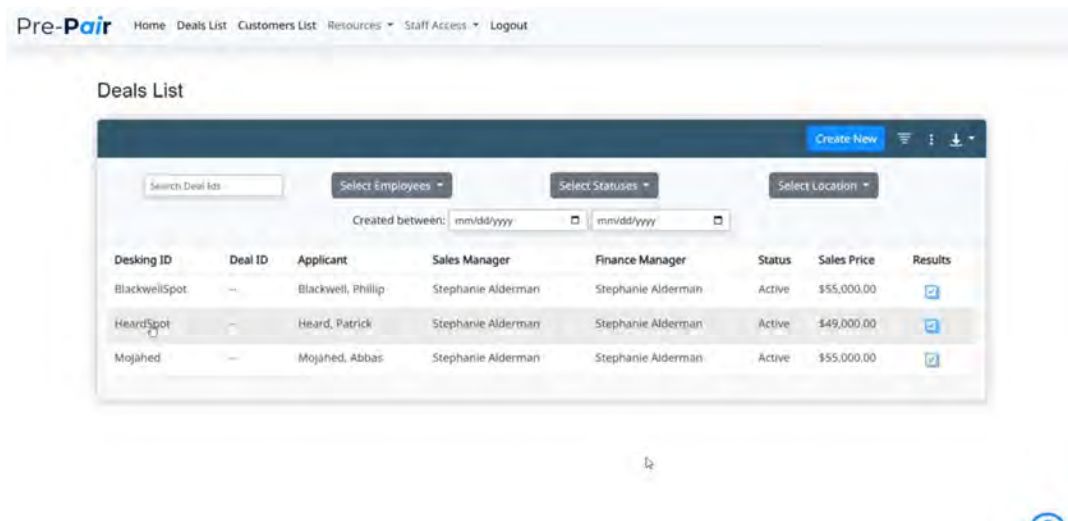
Lender Name Guide Buy Rate Sell Rate BE Available Max Reserve Frontend Room Current LTV

## Checking Credit Pull Eligibility (M&T Spot Checklist)

Starting in the home dashboard, select “Deals List” in the top navigation bar.



Select the desired customer from the list.



The dealer is brought to the consumer's deal information. This is where a dealer can view the prequalification results (see previous section) from up to 3 bureaus. Scroll to the bottom and click "Submit".

Pre-Pair Home Deals List Customers List Resources Staff Access Logout

### Deal Information

#### Information

Sales Manager Stephanie Alderman	F&I Manager Stephanie Alderman	Location DemoLand DC
Desktop ID HeardSpot	Deal ID	Status Active

#### Client Info

##### Primary Applicant Information

Applicant First Name Patrick	Applicant Last Name Heard	DOB (YYYY-MM-DD)	SSN
Email patrick@patrick.com		Cell Phone Number	
Address Line			
City Greer	State SC	Zipcode 29650	County Greenville

Make Closed	Invoice Type Installment	Trade Line # 3771	Trade Line # Extension 120
----------------	-----------------------------	----------------------	-------------------------------

Add/Remove Tradelines: + -

#### Deal Fundamentals

Condition New	Category Travel Trailer	Year 2024
Base Invoice 45000.00	Freight 1500.00	
Options 3000.00	Gross 48000.00	MSRP 55000.00
Sale Price 49000.00	Down Payment 5600.00	Manufacturer Discount
Amount to Finance 47000.00	Term 144	Max Sell Rate

Cancel Submit

The dealer is then presented with a list of qualified lenders. Locate and select the M&T Spot listing and select the blue icon, as circled below.

The screenshot shows the Pre-Pair web application interface. At the top, there is a navigation bar with links for Home, Deals List, Customers List, Resources, Staff Access, and Logout. Below this is a 'Rehash' section with input fields for 'Down Payment' (5600.00), 'Term' (144), and 'Max Set Rate' (0). A 'Rehash' button is located to the right of these fields. Below the input fields, it states 'No rehash results to display'.

The main section is titled 'Qualified Results' and contains a table of lender information. The table has columns for Lender Name, Guide, Buy Rate, Sell Rate, BE Available, Max Reserve, and Frontend Room. The 'M&T Spot' lender is highlighted in a light blue row, and a red box is drawn around a blue icon with a white arrow pointing to it in the right-hand column of this row.

Below the 'Qualified Results' table is an 'Auto Rehash Results' section with a similar table structure. The 'Non-Qualified Results' section at the bottom shows one entry for 'Bank of America'.

Lender Name	Guide	Buy Rate	Sell Rate	BE Available	Max Reserve	Frontend Room
RockSolid Funding		11.24%	12.74%	\$5,500.00	\$2,820.00	\$27,250.00
Huntington National Bank		TBD	TBD	\$12,480.00	\$3,224.20	\$15,400.00
BMO Harris		8.74%	10.49%	\$12,480.00	\$3,290.00	\$15,400.00
Medallion Bank		12.95%	12.95%	\$12,000.00	\$1,410.00	\$13,000.00
Truist		12.74%	14.74%	\$9,600.00	\$3,760.00	\$5,800.00
M&T Spot		8.74%	10.24%	\$9,300.00	\$2,820.00	\$2,999.00
Fifth Third Bank		12.09%	13.09%	\$8,250.00	\$2,350.00	\$2,000.00

Lender Name	Guide	Buy Rate	Sell Rate	BE Available	Max Reserve	Frontend Room
Source One		8.25%	9.50%	\$7,350.00	\$2,350.00	\$15,400.00
Marine One		17.75%	17.75%	\$5,600.00	\$0.00	\$3,400.00

Lender Name	Guide	Buy Rate	Sell Rate	BE Available	Max Reserve	Frontend Room
Bank of America		---	---	\$9,600.00	\$3,995.00	\$10,600.00

This will open the M&T Spot 'checklist'. Scroll through the form, review its information, and then click "Continue to Hard Pull" at the bottom of the page.

Pre-**Pair**
Home Deals List Customers List Resources Staff Access Logout

## M&T

### Hit the Road Spot Program – Instant Approval Checklist

Here are the results of your checklist *only* on the previously input data. Please note, information is subject to change due to potential variance found in the customer's hard pull data.

Deal/Collateral Parameters & Exclusions

- Truck Campers, Pop-Ups, Destination Trailers, Units w/ sliding Glass Doors, Tiny Homes, Utility Trailers, Ice/Fish Houses, Horse Trailers, Units with Branded or Salvaged Titles, Units with Hurricane/Hood/Hail Damage, Full-Timers, Applicant Intending to Use the Unit as a Dwelling or for Rental/Business/Commercial Use
- No Fifth Wheels over \$100K front-end amount financed
- No Full-timers, campsites, mobile home parks
- No customers residing in Alaska or Hawaii
- Customer limited to one open RV loan at a time with any creditor
- Credit bureaus must be ≤ 30 days old at time of Credit Approval
- No co-signors, trusts, or business applicants
- No applicants Intending to use the unit as a dwelling
- Motorized units may not have greater than 8,000 miles in annual mileage usage
- Trade-in unit(s) must be owned by at least one applicant
- No buy-downs allowed
- If open non-RV rec loan present (ie: powersport, motorcycle, boat) provide info below:

Collateral Type:  Lien Holder:

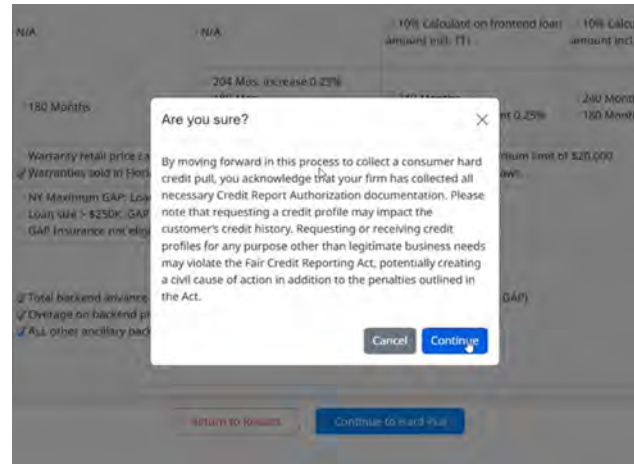
Applicant(s) Credit Parameters & Exclusions

value (used) use selling price as value				
Minimum Down Payment (Net cash + trade equity)	N/A	N/A	10% Calculate on frontend loan amount incl. TTL	10% Calculate on frontend loan amount incl. TTL
Maximum Term	180 Months	204 Mos: increase 0.25% 180 Mos <input checked="" type="checkbox"/> 120 Mos: discount 0.25% 72 Mos: discount 0.5%	240 Months 180 Months: discount 0.25%	240 Months 180 Months: discount 0.25%
Maximum Warranty Limit	Warranty retail price cannot exceed the greater of \$3,000 or 20% of unit value, with a maximum limit of \$20,000 <input checked="" type="checkbox"/> Warranties sold in Florida must abide by price limits reflected in Existing Florida warranty laws.			
Maximum GAP Insurance	NY Maximum GAP: Loan size ≤ \$250K: \$265 max GAP Loan size > \$250K: GAP not allowed GAP Insurance not eligible on units with under 70% LTV			
Maximum Backend: Warranty, Paint & Fabric, Roadside Assistance, Tire & Wheel* *Excludes Tire Sealants & TYRON Bands	<input checked="" type="checkbox"/> Total backend advance for combined products cannot exceed 20% of unit value (excluding GAP) <input checked="" type="checkbox"/> Overage on backend products above 20% cannot be considered in front-end advance. <input checked="" type="checkbox"/> ALL other ancillary backend products must be included in front-end advance.			

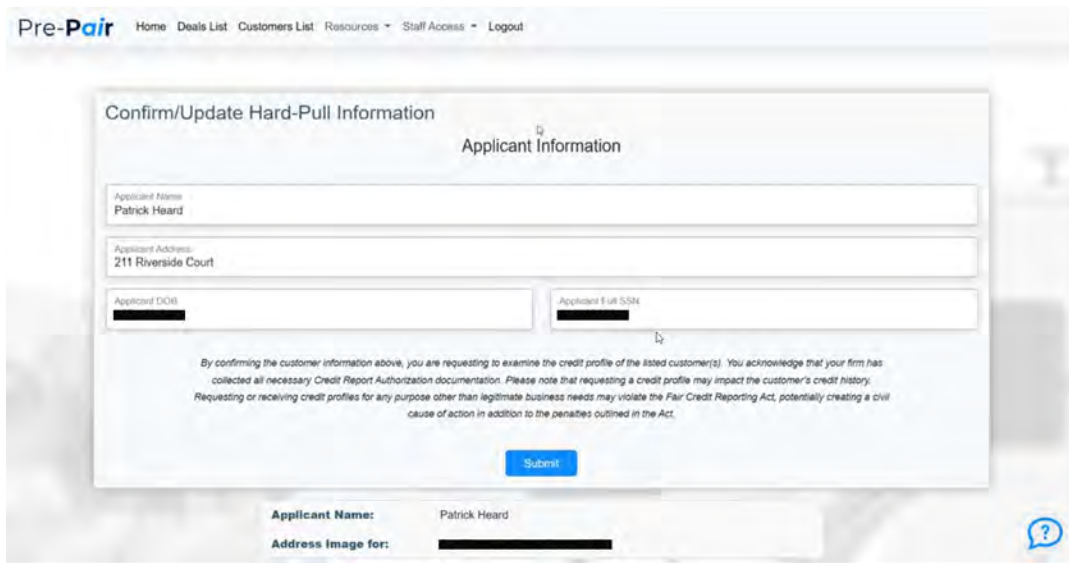
Return to Results
Continue to Hard Pull

An 'Are You Sure?' pop-up will appear prompting the dealer to review the process they are submitting.

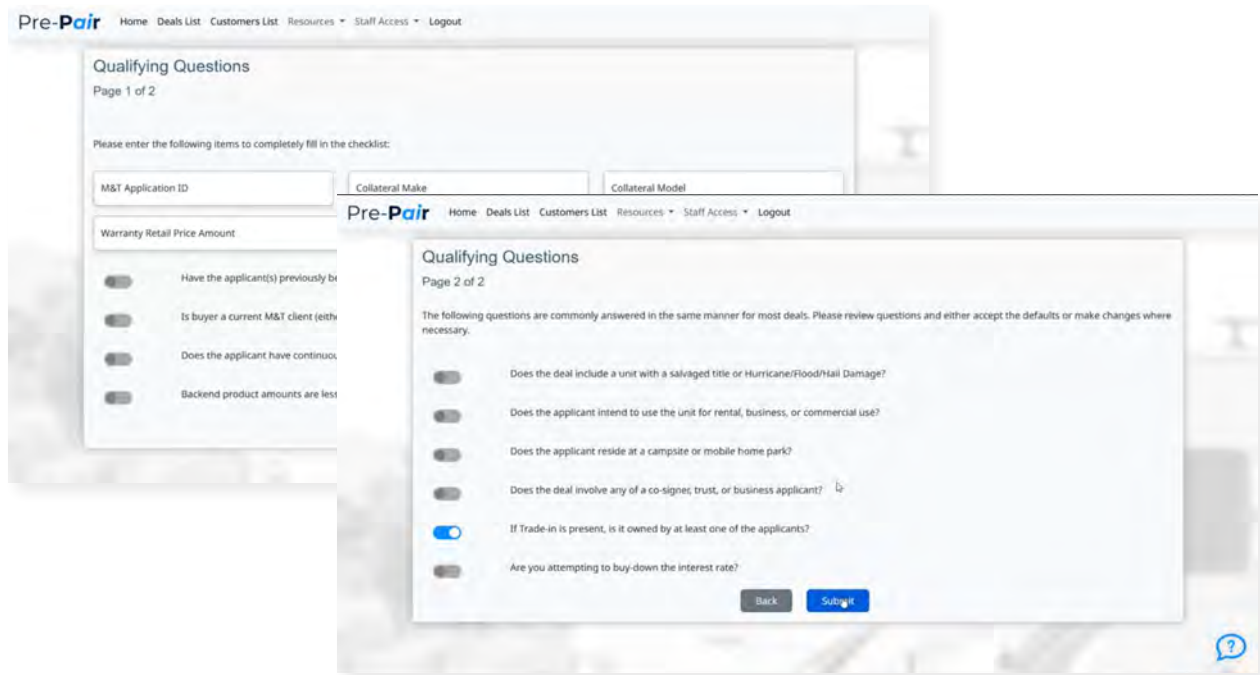
If yes, select **"Continue"**.



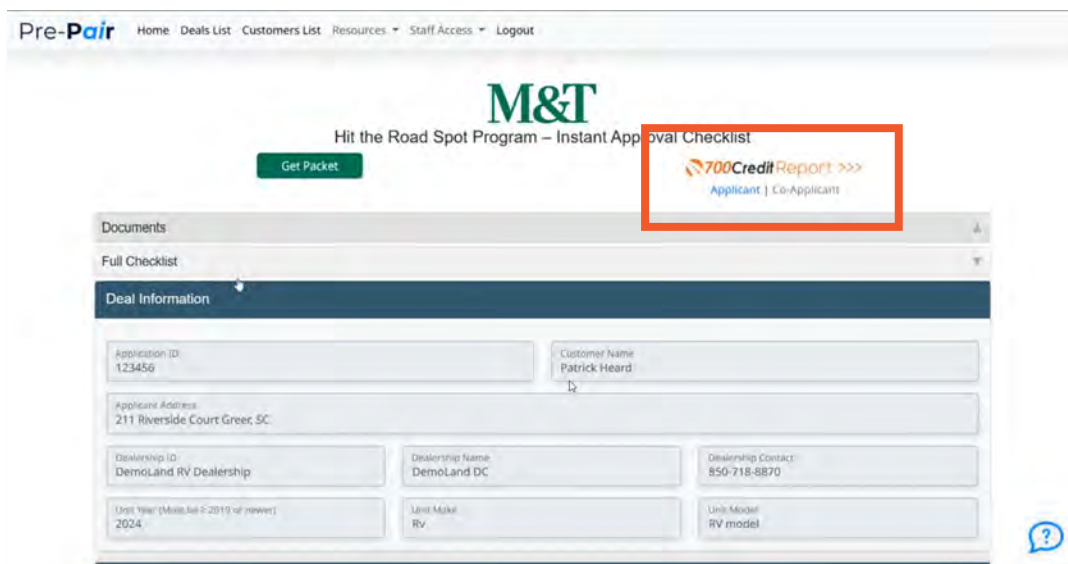
Next, the dealer is asked to confirm/update the consumer information for the hard pull. Click **"Submit"** once the necessary information is confirmed/updated.



Dealer is then brought to the “Qualifying Questions” (2), where they will provide further information.



The dealer is brought back to the M&T Spot ‘checklist’, where there will now be a 700Credit logo located at the top of the page. To view the full credit report, select the logo.



700Credit's HTML credit report will appear in an iframe within a new window. Here dealers can view the credit report, identity verification table, RBPB and adverse action notice.

**Identity Verification**

Name: PATRICK HEARD  
 Red Flag Score: 96  
 Score Risk Level: Low Risk ?

Status: ID Verification Required

ID Verification Quiz

Section	Result	Alert	Next Steps
OFAC	Clear		
ID Match	Clear		
Red Flag Alerts	Clear		
Synthetic ID	-	-	-
MLA Search	-	-	-
ID Verification	Incomplete	Verification of ID Required	Verify ID

View Detail Report

700Credit

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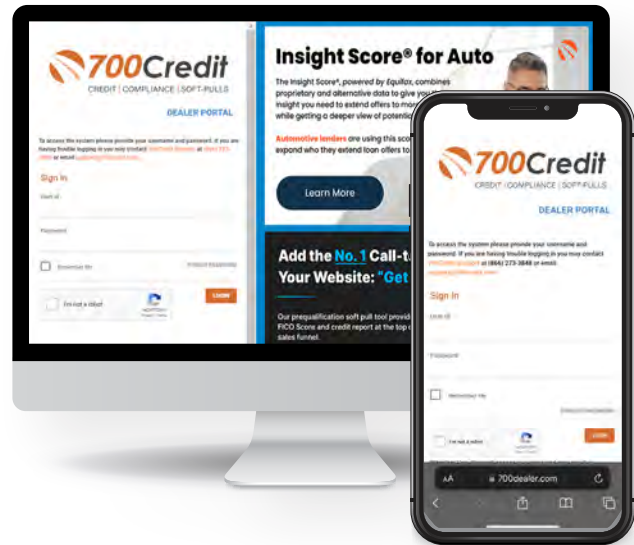
Score Summary - Patrick Heard

Smiley  
 Smiley  
 Smiley  
 TransUnion Auto Model 1.0

## Introduction to 700Dealer.com

All 700Credit dealers have exclusive access to their own personal credit portal hosted at [700Dealer.com](https://700Dealer.com). The unique platform provides dealers a single tool to seamlessly navigate and monitor credit data from all of their solutions; including, credit reports, compliance and soft pull solutions, ID verification and driver's license authentication platforms.

You should have received your username and password in a welcome email from our team. If you did not receive this email, or have misplaced it, please contact our support department at: [support@700credit.com](mailto:support@700credit.com) | (866) 273-3848.



## Viewing Lead Information

After logging into your [700Dealer.com](https://700Dealer.com) portal, locate/select the **"Applicant List"** menu item in the left-hand navigation panel where you will be presented with a mass list of all applicants in the platform. Select **"Date Range"** to filter the list and view different timeframes.

By clicking on any name in the list, you can view their soft pull, prequalification (QuickQuality) results, full credit report, red flag, and a link to their compliance dashboard.

**QuickQuality Results**

Result: Applicant Found      Score: **618**  
Powered by EX: FICO AUTO VS

**Consumer Information:**

Name: John Doe      Email: john.doe@700.com  
Address: 123 Main St, Farmington Hills, MI 48334      Phone: (959) 655-1234

**Auto Summary:**

Available Revolving Credit: \$1,450.00      Auto Inquiries last 30 days: 0

Auto Trade Line #	Interest Rate	Original Amount	Original Term	No of Late Payments	Monthly Payment
Auto Trade Line 1	17.5075%	\$13,579.00	72 Months	N/A	\$382.00
	Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Term: Joint	6 Months	NO
	Loan Type: Auto	Trade Status: Open	Trade Open Date: 11/19/2015		
Auto Trade Line 2	4.95%	\$16,045.00	61 Months	0	\$296.00
	Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Term: Joint	0 Months	NO
	Loan Type: Auto	Trade Status: Closed	Trade Open Date: 07/27/2011		

**Certificate Status:**

Printed By: N/A  
Confirmed By: N/A

**Credit Report**

JANE AARGEN      DOB: 11/01/1952      Date: 05/02/20  
SSN: 000-00-1234      In File: 04/02/02      Reported: 03/14/00  
Subscriber: FIC      Sub Code: C000022002

City: WINDHAM      State: ME      ZIP: 04902  
VENDOR: MEA      025171

**Score Factor Breakdown**

Score	Code	Score Factor Description
618	01	Auto Inquiries in last 12 months
618	02	Auto Inquiries in last 30 days
618	03	Auto Inquiries in last 90 days
618	04	Auto Inquiries in last 180 days
618	05	Auto Inquiries in last 360 days
618	06	Auto Inquiries in last 720 days
618	07	Auto Inquiries in last 1440 days
618	08	Auto Inquiries in last 2880 days
618	09	Auto Inquiries in last 5760 days
618	10	Auto Inquiries in last 11520 days
618	11	Auto Inquiries in last 23040 days
618	12	Auto Inquiries in last 46080 days
618	13	Auto Inquiries in last 92160 days
618	14	Auto Inquiries in last 184320 days
618	15	Auto Inquiries in last 368640 days
618	16	Auto Inquiries in last 737280 days
618	17	Auto Inquiries in last 1474560 days
618	18	Auto Inquiries in last 2949120 days
618	19	Auto Inquiries in last 5898240 days
618	20	Auto Inquiries in last 11796480 days
618	21	Auto Inquiries in last 23592960 days
618	22	Auto Inquiries in last 47185920 days
618	23	Auto Inquiries in last 94371840 days
618	24	Auto Inquiries in last 188743680 days
618	25	Auto Inquiries in last 377487360 days
618	26	Auto Inquiries in last 754974720 days
618	27	Auto Inquiries in last 1509949440 days
618	28	Auto Inquiries in last 3019898880 days
618	29	Auto Inquiries in last 6039797760 days
618	30	Auto Inquiries in last 12079595520 days
618	31	Auto Inquiries in last 24159191040 days
618	32	Auto Inquiries in last 48318382080 days
618	33	Auto Inquiries in last 96636764160 days
618	34	Auto Inquiries in last 193273528320 days
618	35	Auto Inquiries in last 386547056640 days
618	36	Auto Inquiries in last 773094113280 days
618	37	Auto Inquiries in last 1546188226560 days
618	38	Auto Inquiries in last 3092376453120 days
618	39	Auto Inquiries in last 6184752906240 days
618	40	Auto Inquiries in last 12369505812480 days
618	41	Auto Inquiries in last 24739011624960 days
618	42	Auto Inquiries in last 49478023249920 days
618	43	Auto Inquiries in last 98956046499840 days
618	44	Auto Inquiries in last 197912092999680 days
618	45	Auto Inquiries in last 395824185999360 days
618	46	Auto Inquiries in last 791648371998720 days
618	47	Auto Inquiries in last 1583296743997440 days
618	48	Auto Inquiries in last 3166593487994880 days
618	49	Auto Inquiries in last 6333186975989760 days
618	50	Auto Inquiries in last 12666373951979520 days
618	51	Auto Inquiries in last 25332747903959040 days
618	52	Auto Inquiries in last 50665495807918080 days
618	53	Auto Inquiries in last 101330991615836160 days
618	54	Auto Inquiries in last 202661983231672320 days
618	55	Auto Inquiries in last 405323966463344640 days
618	56	Auto Inquiries in last 810647932926689280 days
618	57	Auto Inquiries in last 1621295865853378560 days
618	58	Auto Inquiries in last 3242591731706757120 days
618	59	Auto Inquiries in last 6485183463413514240 days
618	60	Auto Inquiries in last 12970366928227028800 days
618	61	Auto Inquiries in last 25940733856454057600 days
618	62	Auto Inquiries in last 51881467712908115200 days
618	63	Auto Inquiries in last 103762935425816230400 days
618	64	Auto Inquiries in last 207525870851632460800 days
618	65	Auto Inquiries in last 415051741703264921600 days
618	66	Auto Inquiries in last 830103483406529843200 days
618	67	Auto Inquiries in last 1660206966813059686400 days
618	68	Auto Inquiries in last 3320413933626119372800 days
618	69	Auto Inquiries in last 6640827867252238745600 days
618	70	Auto Inquiries in last 13281655734504477491200 days
618	71	Auto Inquiries in last 26563311469008954982400 days
618	72	Auto Inquiries in last 53126622938017909964800 days
618	73	Auto Inquiries in last 106253245876035819929600 days
618	74	Auto Inquiries in last 212506491752071639859200 days
618	75	Auto Inquiries in last 425012983504143279718400 days
618	76	Auto Inquiries in last 850025967008286559436800 days
618	77	Auto Inquiries in last 1700051934016571188873600 days
618	78	Auto Inquiries in last 3400103868033142377772800 days
618	79	Auto Inquiries in last 6800207736066284755545600 days
618	80	Auto Inquiries in last 136004154721325695110891200 days
618	81	Auto Inquiries in last 272008309442651390221782400 days
618	82	Auto Inquiries in last 544016618885302780443564800 days
618	83	Auto Inquiries in last 1088033237770605600886929600 days
618	84	Auto Inquiries in last 2176066475541211201773859200 days
618	85	Auto Inquiries in last 4352132951082422403547718400 days
618	86	Auto Inquiries in last 8704265902164844807095436800 days
618	87	Auto Inquiries in last 17408531804329697614190873600 days
618	88	Auto Inquiries in last 34817063608659395228381747200 days
618	89	Auto Inquiries in last 69634127217318790456763494400 days
618	90	Auto Inquiries in last 139268254434637580913526988800 days
618	91	Auto Inquiries in last 278536508869275161827053977600 days
618	92	Auto Inquiries in last 557073017738550323654107955200 days
618	93	Auto Inquiries in last 11141460354771004470808155910400 days
618	94	Auto Inquiries in last 22282920709542008941616381820800 days
618	95	Auto Inquiries in last 44565841419084017883232763641600 days
618	96	Auto Inquiries in last 89131682838168035766465527283200 days
618	97	Auto Inquiries in last 178263365676336071532931045454400 days
618	98	Auto Inquiries in last 356526731352672142655862090908800 days
618	99	Auto Inquiries in last 713053462705344285311724181817600 days
618	100	Auto Inquiries in last 1426106925410688570623448363635200 days

## Compliance Dashboard

Our Compliance Dashboard closely monitors your efforts to ensure compliance processes are being followed. Issues of concern are highlighted in red for quick identification. We support both single and multi-roof views, ensuring you have your finger on the pulse of every compliance aspect in your business.

### Items supported on the dashboard include:

- Adverse Action Notices
- Risk-based Pricing Notices
- OFAC Search, Red Flag ID & Privacy Notices
- Out of Wallet Questions
- Our Compliance Dashboard also collects lead forms from our Credit Reporting and Soft Pull products

### Lead Summaries for:

- QuickQualify
- QuickApplication
- QuickScreen
- QuickScore
- QuickQualify Xpress

## How You Benefit

- Ensure compliance processes are being followed
- Identify immediately when/where you are out of compliance
- Easily print audit reports
- Single and multi-point rooftop views

Adverse Action Letter Program Monitor		
	#	%
<b>Total Applicants</b>	<b>43</b>	
Letters Mailed	34	79%
Letters Queued to be Mailed	4	9%
Letters Printed Locally	0	0%
Applicants with No Letter Delivered	5	12%
<b>Adverse Letters Delivered/Scheduled</b>	<b>38</b>	<b>88%</b>

Risk Based Pricing Notice Program Monitor		
	#	%
<b>Total Applicants</b>	<b>43</b>	
Notices Mailed	35	81%
Notices Queued to be Mailed	6	14%
Notices Emailed	0	0%
Notices Printed Locally	0	0%
Applicants with No Notice Delivered	2	5%
<b>RBPN Notices Delivered/Scheduled</b>	<b>41</b>	<b>95%</b>

Red Flag Program Monitor		
<b>Red Flag Alert Status</b>	<b>#</b>	<b>%</b>
<b>Total Applicants With Red Flag</b>	<b>38</b>	<b>46%</b>
Red Flag Clear & Cautions	9	24%
Red Flag Alerts	29	76%
Alerts Unresolved	27	
Alerts Resolved	2	
<b>Consumer Alerts</b>		
Fraud Victim and Security Alerts	1	
Active Duty Alerts	0	
<b>ID Verifications</b>		
Complete	0	0%
Incomplete	42	100%

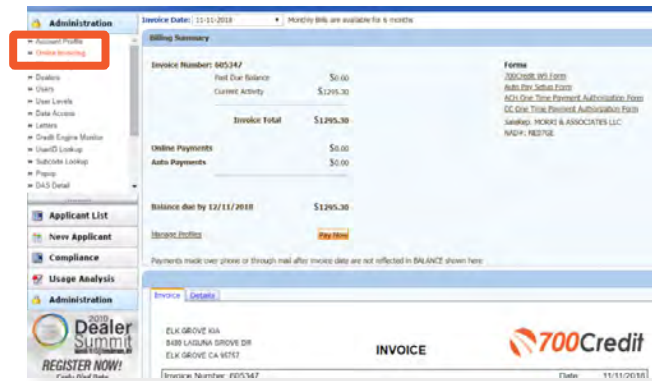
Out of Wallet Authentication Program Monitor		
	#	%
<b>Total Applicants</b>	<b>42/29</b>	
<b>Total Applicants with OOW Presented</b>	<b>42</b>	<b>100%</b>
Applicants Passed	3	7%
Applicants Failed	0	0%
Authentication Abandoned	3	7%
Questions Unavailable	36	86%

OFAC Compliance		
	#	%
<b>OFAC Status</b>	<b>#</b>	<b>%</b>
<b>Total Applicants With OFAC</b>	<b>39</b>	
OFAC Alerts	0	0%
OFAC Unresolved	0	
OFAC Resolved	0	

## Viewing Invoices

Dealers can also view their monthly invoices online by selecting the **"Online Invoicing"** tab in the left-hand "Administration" navigation panel.

Locate and select the desired invoice to open its details and view the billing summary.



The screenshot displays the 700Credit dealer portal interface. On the left, the 'Administration' navigation menu is visible, with 'Online Invoicing' highlighted in a red box. The main content area shows a 'Billing Summary' for invoice #805347, dated 11-11-2018. The summary includes the following details:

Billing Summary	
Invoice Number: 805347	Form: 700Credit Web Form
Fixed Due Balance: \$0.00	Auto Plan Status Form
Current Activity: \$1295.30	ACU One Time Payment Authorization Form
<b>Invoice Total: \$1295.30</b>	CC Card Term Payment Authorization Form
Online Payments: \$0.00	Schedule: MORRIS & ASSOCIATES LLC
Auto Payments: \$0.00	MP41: PESTIGE
Balance due by 12/11/2018: \$1295.30	
Invoice Profile: <a href="#">View Item</a>	

Below the summary, there is a note: "Payments made over phone or through mail after invoice date are not reflected in BALANCE shown here." At the bottom of the page, there is a '700Credit' logo and the text 'INVOICE' and 'Date: 11/11/2018'. The footer also includes the address: 'ELK GROVE WA, 8488 LASUNA GROVE DR, ELK GROVE CA 95757' and the invoice number '805347'.

You should have been sent your [700Dealer.com](http://700Dealer.com) login credentials in one of our welcome emails to you.

If you cannot locate your credentials or have any questions, you may send us an email or give us a call at the following: Support: (866) 273-3848 (Option 4) or [support@700Credit.com](mailto:support@700Credit.com).