

PLAYBOOK

A winning game plan for all car shoppers.



TABLE OF CONTENTS

Table of Contents

Who We Are..... 4

Why I Wrote This Book 6

What Is The AutoLoanPro?..... 7

Understanding Your Credit Score 8

Credit Score Influencers 10

Improving Your Credit Score with The AutoLoanPro 12

Conclusion 15



POWERED BY *Leta*



WHO WE ARE

My grandfather, Frank Leta, has been serving the people of Missouri for over 70 years.

Frank served our country in the United States Air Force during the Korean War, and afterwards found his way into the sewing machine business. After years of operating several successful sewing machine operations in St. Louis, he found his true calling and passion in the transportation industry selling Honda motorcycles in 1965.

Frank went on to become one of the first Honda and Acura auto dealers in the entire country, and has been serving the people of St. Louis and Springfield, Missouri ever since.

The heart and soul of his company is still alive today as my cousins and I carry on his legacy of service.

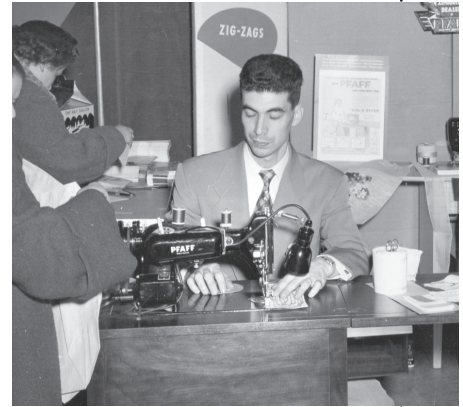
My name is Jim Olive, and I've worked for my grandfather for most of my adult life.

I specialize in helping people make smart decisions when they're shopping for vehicles or playing the often-losing game of automotive finance.

When the average person enters a dealership, they're seen as one thing: a credit score. But I see the people and the families behind those scores. They are my neighbors, friends, co-workers, and relatives.

What I want more than anything is to "coach you up," so to speak. My goal is to give you the winning moves and arm you with a game plan for car buying and finance that lets you win. Most people purchase a vehicle every few years. Dealerships and banks sell and finance hundreds or thousands of times every year. They have more knowledge and experience. The only way for you to level the playing field is by listening to an experienced pro.

My experience and knowledge give me the unique ability to be a trusted professional and coach for anyone looking for favorable auto loan terms.



Why I Wrote This Book

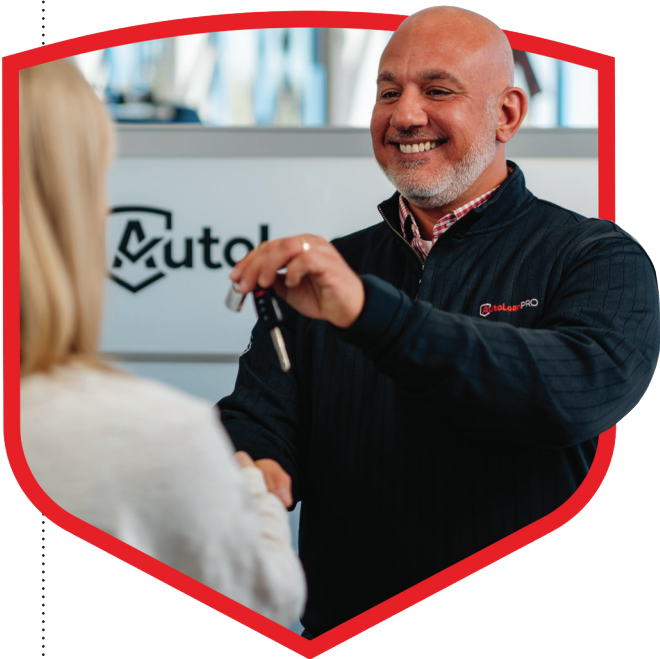
Your credit rating impacts nearly every major aspect of your life. It affects what kind of home you live in, what car you drive, where you go to school, how well you can support your family, and so much more.

It's called a "score" for a reason. And just like any other score, you can change it in your favor if you work hard enough. And, despite its importance, most people have no idea how their credit score actually works and, therefore, how they can use it to their advantage.

I created the AutoLoanPro so you can be empowered by your credit rating, instead of being obligated to it.

This book is for the honest, hardworking individuals of all types. It doesn't matter if you have perfect credit or if you have suffered a string of bad luck or unfortunate circumstances that derailed your credit score. My goal is to help everyone be treated fairly and have a positive experience purchasing a vehicle.

Owning an unreliable vehicle is stressful. It's stressful to worry about getting to work on time, or safely getting your family from one place to another, or whether or not your car will start. These are real concerns for people, and this playbook holds the solution.



“ I will be your trusted guide and get you into a nicer, newer vehicle for a payment you can **afford**. ”

What Is The AutoLoanPro?

If you're reading this book, then you want to get in the game and find a nicer, newer vehicle on the best financial terms possible. Dealers have all the leverage in most situations, so you need to find the right play to score a winning deal on a winning vehicle.

The odds are stacked against buyers. Lots of dealers set you up to lose on purpose.

It can be profitable for car dealers to give people high interest rates and long-term loans, making them more likely to miss payments and impact their credit scores. They count on people repeating this cycle throughout their lives.

Some car dealers have earned bad reputations among lenders and make it harder for their customers in the process. Worst of all, some car dealers will arrange loans so that the credit bureaus never even know if buyers made perfect, on-time payments.

That's where we come in.

Our mission statement is to take exceptional care of our clients, and we created AutoLoanPro to deliver on this mission.

I will be your trusted coach and get you across the finish line. I will give you the game plan to get into a nicer, newer vehicle for a payment you can afford.

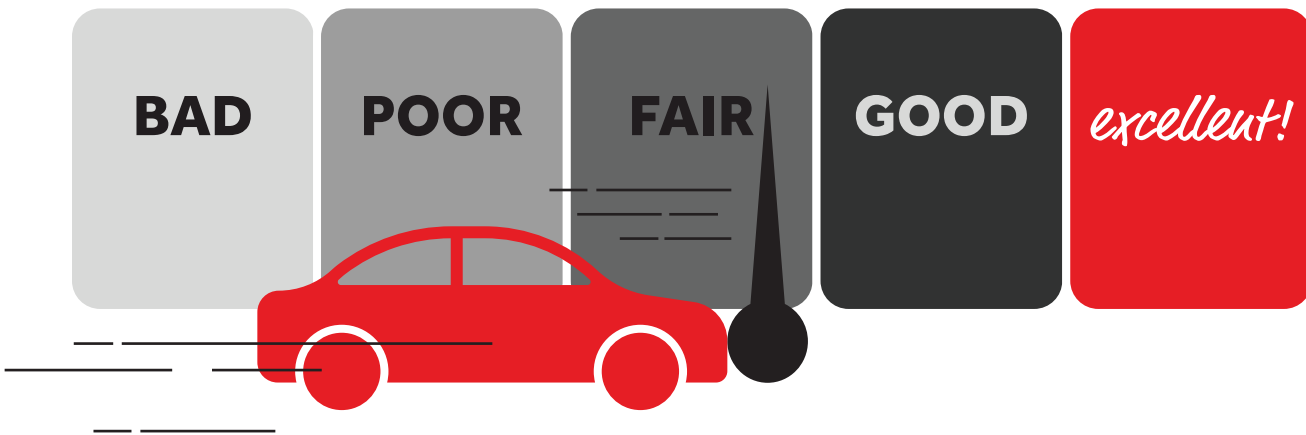
When you deal with someone who's not running a "buy here, pay here" dealership, you can take advantage of their expertise and relationships. Having close experience with large national lenders lets me work on your behalf to secure you the best terms possible.





UNDERSTANDING

YOUR CREDIT SCORE



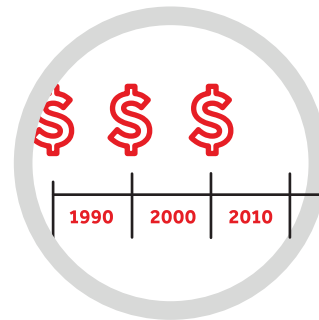
Your credit score is your “risk report card.” The three credit bureaus (Experian, Equifax, and TransUnion) look at the factors outlined below and try to predict the level of risk associated with letting you borrow money.

Lenders look at this risk probability, summed up with a simple numerical score when determining whether or not they want to do business with you.

Your credit score can seem confusing and arbitrary, and the first step to improving your credit is understanding the 5 primary factors that influence it.



Credit Score Influencers

**1**

Your Payment History

Your payment history has the biggest impact on your credit score. This includes late payments, missed payments, and accounts that have been turned over to collections. Because this factor is the biggest influencer, it's the most important to control and manage.

2

Your Debt

The amount you owe compared to the amount you can borrow has the 2nd biggest impact on your credit score. Keeping your credit utilization ratio (total revolving credit divided by total revolving credit limits) below 30% is a key factor in raising your credit score.

3

Your Credit History Length

You've probably heard that history often repeats itself, and lenders certainly subscribe to this belief. They like to know that you have a good history of making on-time payments, and so the longer your positive credit history, the higher your score will be.



4

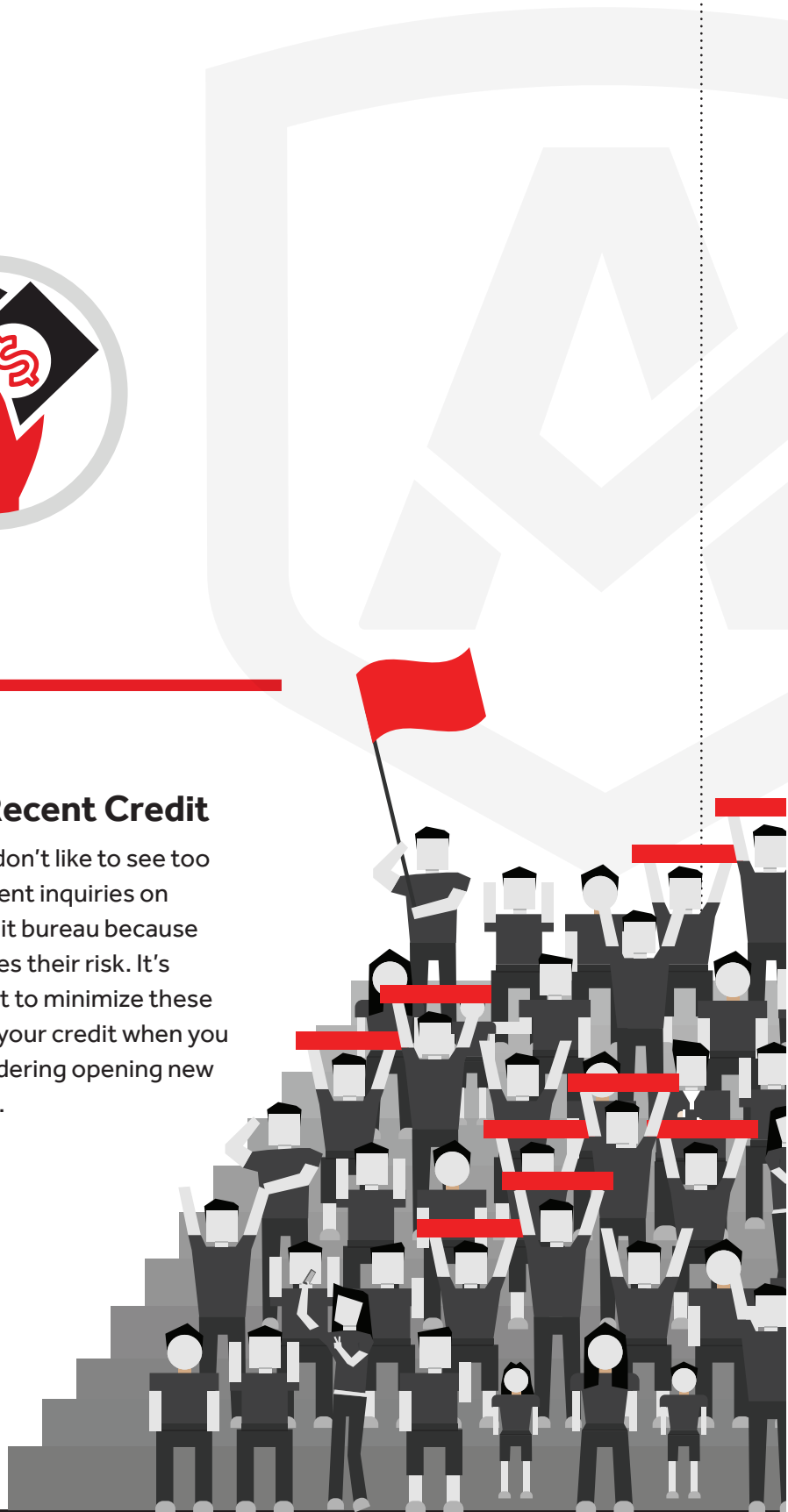
Your Credit Diversity

Generally speaking, the more different types of credit you have used, the better score you will have. A good credit mix might include credit cards, auto loans, mortgages, student loans, and other such products. If you can show that you can manage a wide range of accounts, you will have a better score for it.

5

Your Recent Credit

Lenders don't like to see too many recent inquiries on your credit bureau because it increases their risk. It's important to minimize these "hits" on your credit when you are considering opening new accounts.



Improving Your Credit Score With The AutoLoanPro

If you want to improve your credit, we can help you.
We make five promises to all of our clients.



We promise to ensure your loan is reported to the major credit bureaus.

If you want better credit, then you have to tell the lenders that you aren't risky.

Some car dealerships won't tell the credit agencies how great of a job you're doing on your auto loan, which means your score will never improve. We **guarantee** that your payment history and all information will be reported to **all 3 major credit bureaus**.



We promise to structure your loan for success.

If you want to improve your score, you need to improve your performance. And if you want to improve your performance, you need to structure your next auto loan for success.

Some dealerships will offer you high-interest rates, high payments, and long-term debt, which can be profitable for them, but challenging for you.

On the other hand, **we will set you up for success** by recommending the **optimal down payment** for you (based on lender guidelines and your budget), **offering you a fair value for your trade-in** (giving you more equity in your loan), and **minimizing the length of your loan** (again, based on your budget).



We promise to use our reputation for YOUR benefit.

At Frank Leta, we have earned a great reputation with every major lender because we've been doing business the right way for over 60 years.

Lenders evaluate the risk of dealerships just like they do for customers. How long a dealership has been in business and how often a dealership's customers end up delinquent on auto loans can have a substantial impact on YOUR next auto loan.

That's right... you could be a victim of a dealership's poor performance! When a dealership's customers have high rates of delinquency, they cannot negotiate better terms with lenders. On the flip side, **dealerships like us** that have low customer delinquency rates are able to leverage lenders and **negotiate the best possible terms for you.**



We promise to limit inquiries on your credit.

Be sure not to let just anybody run your credit because the more inquiries you have, the worse your loan terms may be.

Some dealerships have to run your credit to even let you look at their vehicles.

Even worse, they will usually "shotgun" your credit application to every lender under the sun and harm your credit score in the process. This is another key area where we're different. We will estimate your credit score and select vehicles that will fit your needs and your budget **without even making a formal inquiry.**



We promise to help you identify false information on your credit report.

Believe it or not, credit reports are not always accurate. You could unknowingly be a victim of bad reporting data from a creditor or, even worse, identify theft.

Thankfully, there are ways to fix both of these situations.

Your right under the Fair Credit Reporting Act (FCRA) is to dispute any information that you feel is wrong or cannot be proven. We will walk you through your credit report to **identify any false information** and walk you through the **dispute process to fix it.**



Conclusion

I hope you now have a better understanding of your credit score, how to impact it, and why your next auto purchase is so crucial to your future.

You should now have a winning game plan that includes the knowledge, tools, and resources you need to raise your credit score and improve your quality of life.

My sincere hope is that you better understand how timely payments made on a reliable, nicer, newer vehicle can improve your family's quality of life.

Wherever you decide to purchase your next vehicle, we encourage you to keep this guide handy so that you can secure the best terms possible. If you decide to let us help you, you can shop our inventory & apply for financing at www.autoloanpro.com. If you'd like to learn more about us or just want to run something by me, you can email me directly at jolive@frankleta.com.

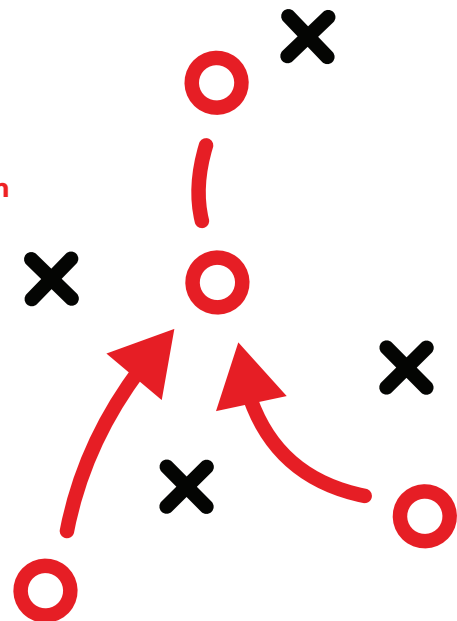
Thank you for taking the time to read this guide, and I look forward to serving you!

Sincerely,

Jim Olive

Jim Olive
The Frank Leta Automotive Family
jolive@frankleta.com

Shop our inventory & apply for financing at www.autoloanpro.com





Shop our inventory & apply for financing at www.autoloanpro.com