

Non-Prime Automotive Finance Summit



April 23rd, 24th, 2009

Mohegan Sun Casino and Resort,
Uncasville, CT

Non-Prime Automotive Finance Summit



The current US economic conditions have led us to the worst credit crisis in the history of automotive finance. Join the best and brightest minds in the business for a two-day leadership summit at Mohegan Sun Casino and Resort. Together, we can reshape the future of our industry.

You cannot afford to miss this one-of-a-kind event where we will be discussing the major problems facing the industry today and, the solutions that separate the strong from the weak. These professionally led discussions and presentations will include:

The State of the Industry
The Future of Non-Prime Auto Finance
Industry Trends and Benchmark Performance
Special Finance and BHPH Operations
Securitization and Capitalization
Consumer Credit and Collections
Deal Structure and Underwriting
Understanding the Non-Prime Customer
Inventory Management Secrets
The Vehicle Wholesale Market
Non-Prime Automotive Sales and Finance
Understanding The Dealer's Perspective
The Top Lenders Today
The Danger Zone of Compliance
Training and Retaining the Top Talent
Dealer/Lender Relations
5 Key Strategies for Success

FOR RESERVATIONS CALL 888.215.1022

EMAIL INFO@HERALDASSOCIATES.COM

Speakers



Tom Herald

Mr. Tom Herald is a Professional Consultant and National Training Leader with Benjamin Herald Associates. He has over twenty years of experience in the automobile business including over ten years as a dealer principal. He is a former Air Force commander with extensive training as a leader and instructor.

Mr. Herald specializes in Automotive Sales and Finance, Special Finance, Operations Management, and Business Planning/Development.

Tom has been featured in *World of Special Finance*, *Special Finance*, *Auto Dealer Monthly*, *Special Finance Insider*, and *Dealer Business Journal* magazines, and is frequently a featured speaker at industry conferences, conventions, and Twenty Group meetings

Tom began his automotive career with \$15,000 and a burning passion to succeed. He aggressively grew his dealership into a five-location group to become the number one independent dealer in his market selling over 200 vehicles per month and built a \$30 Million receivable portfolio. He mastered the Special Finance and Buy Here Pay Here process with Consultative Selling Techniques and sound business leadership principles. And, through consistent marketing he was able to brand his dealership and dominate his market niche.

Mr. Herald has authored and developed training programs to maximize team performance, sales, and special finance. He has the unique ability to lead and motivate an entire sales team to achieve unparalleled success and is genuinely committed to helping others become successful. His clients maximize their potential in both sales and finance.

Mr. Herald received his Bachelor's degree from Indiana University and was subsequently commissioned as an officer in the US Air Force. He earned a Master's of Business Administration degree from the University of West Florida and was licensed as a motor vehicle dealer in both Kentucky and Ohio. Tom has served on several advisory boards including his tenure as President of the Credit Acceptance Corporation Dealer Advisory Council. He has consulted and trained numerous businesses including franchise and independent dealers throughout the country and has worked as a consultant for several large banks and lending institutions. He is well respected as an expert in the industry.

Speakers



Greg Goebel

Mr. Greg Goebel is the President and CEO of Auto Dealer Monthly, LLC the parent company of Greg Goebel Training and Consulting and the publisher of both Auto Dealer Monthly Magazine and Special Finance Insider Magazine. He is a noted auto industry expert, trainer, consultant, speaker and author

Greg has owned and operated businesses in the automotive industry since 1979, including Buick, Pontiac, GMC and Hyundai franchises as well as independent dealerships. He spent 18 years as a dealer and 23 years owning and operating service and parts operations. His retail background also includes owning one dealership dedicated solely to the Buy-Here Pay-Here market segment.

Greg was named the Indiana Quality Dealer of the year in 1994 by the Indiana IADA and was the creator of the Independent Dealer Twenty Group program formed through NIADA and NCM Associates in 1995. From March 2002 through December 2005 Greg served as a 20 group moderator and was instrumental in the development of several new specialized 20 groups including a special finance group, high-line group and a Volvo service group.

Greg's real passion lies in the Special Finance segment of the automotive industry. He was one of the first dealers to aggressively enter the Special Finance market in 1990 and his dealerships delivered over 11,000 sub-prime deals. He currently shares his proven Special Finance techniques through his workshops and onsite consulting as well as authoring articles in Auto Dealer Monthly Magazine, Special Finance Insider Magazine.

Greg has also been featured in World of Special Finance, Dealer Magazine, Ward's Dealer Business, and Used Car Dealer magazines. He is frequently a featured speaker at industry conferences and conventions, as well as 20 group meetings. Greg graduated from Purdue University in 1976 with majors in Finance and Marketing, and did post graduate work at Wharton Business School in Philadelphia.

He served as an officer on the Executive Committee of the National Independent Automobile Dealers Association from 1996 - 2000. He has held positions on National Dealer Advisory Boards or Councils for Pontiac, GMC Truck, National Auto Credit, Universal Underwriters Acceptance Corporation, Household Automotive Finance and Hyundai Motor America.

Greg lives with his wife Ali, and the youngest of their three daughters in Sarasota, FL. You may contact him at 941.927.8439 or at Greg@AutoDealerMonthly.com.

Speakers



Kevin Day

\$1,200.00 per copy. He is committed to helping his dealer-clients maximize the F&I and Special Finance sales process.

Mr. Kevin Day is the President and Founder of Kevin Day & Associates, LLC. Kevin has over 18 years of experience in the automobile industry, 12 of which were as a Dealer Principle. He currently works very involved with his companies: Kevin Day & Associates, LLC and Executive Dealer Services which specialize in automobile products, training and consulting. He is also a Professional 20 Group Moderator. Kevin specializes in helping dealers maximize their potential in Finance, Special Finance and BHPH.

Mr. Day began his automotive career with \$20,000.00 of borrowed funds and an intense desire to succeed. From this point he grew his operation into a multi-point franchise and had as many as five dealership locations. During this period his independent dealership was one of the largest and most successful operations in the state. He has authored and developed training programs designed to achieve peak performance with respect to sales management and F&I results in Special Finance. As a dealer he maintained F&I results in excess of

Mr. Day graduated from Utah State University with a degree in business marketing. He worked his way through college selling cars and was licensed as a dealer in the states of Utah and Idaho. He was the youngest Mitsubishi dealer in the United States when he acquired that franchise. Kevin also co-founded one of the largest automotive transport companies in the nation. He is fluent in Spanish and offers specialized training for bilingual dealer operations.

Kevin currently resides in Logan, Utah with his wife Jaynee and their four children. You may reach him via email at Kevin@ExecutiveDealerServices.com



Ben Donnarumma

by cell 508-320-8989 or via email at ben@heraldassociates.com

Mr. Ben Donnarumma is a Partner, Professional Consultant and National Training Leader with Benjamin Herald Associates in Marlborough Massachusetts. He also has over twenty years of experience as an automobile dealer principal of Allstar Auto Sales, one of the most successful independent dealerships in New England and as the President of Assured Automotive Finance, a regional finance company that purchases non-prime automotive consumer loans.

Ben is routinely featured as a writer in Auto Dealer Monthly and Special Finance magazines and is well respected has an expert on BHPH Sales, Operations and Collections. He has served as an advisor with several lending institutions including Credit Acceptance Corporation, and CUDL (Credit Union Direct Lending).

Ben currently resides in Massachusetts with his fiancé Amanda and has a beautiful daughter, Olivia You may reach him at 888.215.1022, or

Agenda

Thursday April 23rd, 2009

- 8:00 AM to 9:30 AM Meeting Overview
Speaker Introduction
The State of the Industry Presentation
The Future of Non-Prime Automotive Finance
Greg Goebel
Tom Herald
Guest Speakers
- 9:30 AM to 9:45 AM BREAK
- 9:45 AM to 11:00 AM Redefining the Non-Prime Market: Tom Herald
Near-Prime
Special Finance
Financing the 550 and Below Customer
Understanding the Non-Prime Customer
- 11:00 AM to 12:30 PM Improving Dealer/Lender Relations: Kevin Day
The Top Lenders Today
Deal Structure and Underwriting
Understanding and Rating the Dealer
- 12:30 PM to 1:30 PM LUNCH
- 1:30 PM to 3:30 PM The Danger Zone of Compliance
The Critical Components of Special Finance
Part 1—Greg Goebel
- 3:30 PM to 3:45 PM BREAK
- 3:45 PM to 5:45 PM The Critical Components of Special Finance
Part 2—Greg Goebel
- 5:45 PM to 6:00 PM Questions and Discussions
Adjournment for the Day



Agenda

Friday April 24th, 2009

- 8:00 AM to 9:30 AM **BHPH Fundamentals: Tom Herald**
Everything I Need to Know for BHPH
Credit and Collections
Deal Structure and Underwriting
How Much Money Do I Need?
10 Fundamentals for Success
10 Fundamentals for Collections
How Do I Collect My Investment?
- 9:30 AM to 9:45 AM **BREAK**
- 9:45 AM to 12:00 AM **The Vehicle Wholesale Market: Kevin Day**
Inventory Management Secrets
The Top Vehicles for Special Finance
Repos, Recon, and Remarketing
- 12:00 PM to 1:00 PM **LUNCH**
- 1:00 PM to 2:30 PM **5 Strategies to Improve Your Sales, You Profits
and Your Performance: Tom Herald**
- 2:30 PM to 2:45 PM **BREAK**
- 2:45 PM to 5:15 PM **Think F.A.S.T! Reshaping the Future with Business
Strategy: Tom Herald**
- 5:15 PM to 5:30 PM **Questions and Discussions
Meeting Adjournment**



Summit Sponsorship

Sponsor Packages

1. Silver— \$750

- Logo on Event Marketing Material
- Product/Service Mention to Attendees
- Flyer or Brochure Given to All Attendees
- Admission for One Person to the Event

2. Gold— \$1,000 (Approximate) Sponsors Lunch for Attendees

- Silver Sponsorship Plus
- Display Table for Marketing Material
- Introduction to Attendees
- PowerPoint Slide with Promotional Mention and Explanation of Product/Service.

3. Platinum— \$1,500 (Does Not Sponsor Lunch)

- Silver Sponsorship Plus
- Promotional Mention as Co-Host of the Event
- Information Table for Product/Service Demonstration and Prospecting Attendees
- 20 Minute Presentation on Approved Training Topic that may feature product or service.

Summit Admission: \$495 per person



Mohegan Sun

a world at play



BAMBOO FOREST

Offering an extensive selection of authentically crafted savory starters such as Shrimp and Pork Wonton Soup, Shark Fin Soup with Seafood or Singapore Fried Noodles. Enjoy some of the finest traditional entrees like: General Tso's Chicken, Mongolian Lamb with Curry Sauce, Steak Kew with Asparagus, Two Course Classic Peking Duck or our signature Jade Sea Scallops stuffed with Minced Shrimp in Black Bean Sauce. Visit our Noodle Bar for authentic Chinese dishes. Finish with

THE LONGHOUSE



Mohegan Sun's original steakhouse, the Longhouse offers certified Black Angus beef and a variety of fresh seafood and poultry dishes. Begin your dining experience by sampling our creamy Maine Lobster Bisque, fresh clams or oysters on the half shell, Fontina Stuffed Eggplant or our classic Steak Tartare. Move on to the Longhouse Caesar with smoked prosciutto or a BLT Iceberg Club salad



MICHAEL JORDAN'S STEAK HOUSE

When you're looking for sophistication without the stuffiness, there's Michael Jordan's Steak House. Classic contemporary steak house cuisine is served in an environment where the surroundings are as warm and inviting as the staff. Serving USDA Prime steaks and chops paired with an award winning wine list, we take our cue from Michael's approach to success in everything we do.



POMPEII & CAESAR

Pompeii & Caesar specializes in a variety of classic regional Italian dishes, served in an elegant atmosphere fit for Caesar himself. Begin your epicurean journey by creating your own antipasto dish from a variety of Salumi and Formaggi offerings, served with marinated vegetables. Try one of our housemade soups and salads, including the classic Escarole Zuppa or Caesar Ensalada for your primi. Perhaps one of our small plates is more to your liking. Our Ricotta Dumplings with lemon almond crema or Calamari Arrabiata with cannelloni is an excellent choice. For the main course, we suggest the classic Lasagna, or tender Veal Scaloppine served Francese, Marsala or Piccata style. If you're looking for something a little heartier, try the Osso Bucco e Farro, Chicken Parmesan or Rack of Lamb. If seafood is more to your liking, the Grilled Swordfish or Chilean Sea Bass should more than satisfy your taste buds. Remember to peruse our extensive wine list or ask your knowledgeable server for assistance in choosing something that will complement your meal. For the perfect ending to your dining experience, we suggest indulging in one of our elegant dolce such as the house-made Apple Crostata with a glass of port or Gelato with a steaming cup of espresso or cappuccino.



TODD ENGLISH'S TUSCANY

WINNER 2006, 2007 & 2008 WINE SPECTATOR AWARD OF EXCELLENCE

Celebrity Chef Todd English brings the flavor of Tuscany, Italy to Mohegan Sun. Guests can enjoy dining out on the Piazza in front of the Taughannick waterfalls, in our rustic dining room, at our full-service dining room bar or secluded in our Private Dining Room which seats 15 to 22 guests.

www.mohegansun.com



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