



## NextGear Capital Dealer Online Guide

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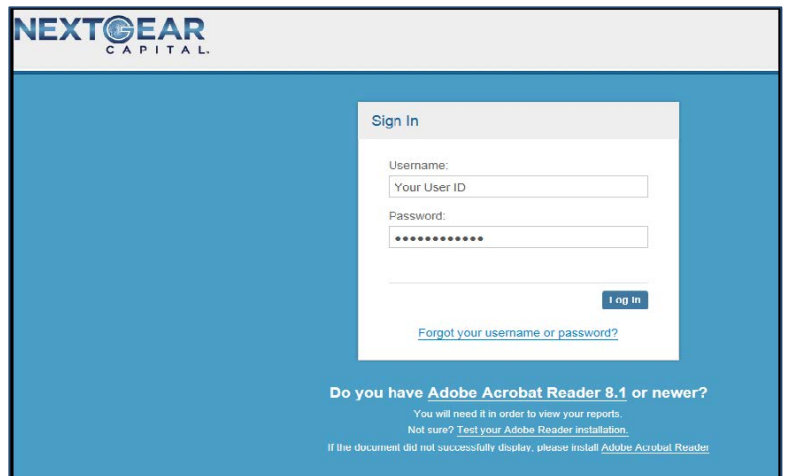
### **Enhancements Effective 4.14.14**

Please locate more information below:

- Profile Settings
- Account Management
- Chat Now
- Feedback & Support
- Request Credit Increase
- Schedule Account Fees
- # of Days Floored
- Unit Detail
  - Seller Address
  - Interest and Fees
- Payments
  - Payment breakdown prior to submitting payment
  - Request Extension
  - Payoff - Title Request Address
- Can now see "Wire" Receipts
- Original Curtailment Schedule has been Removed

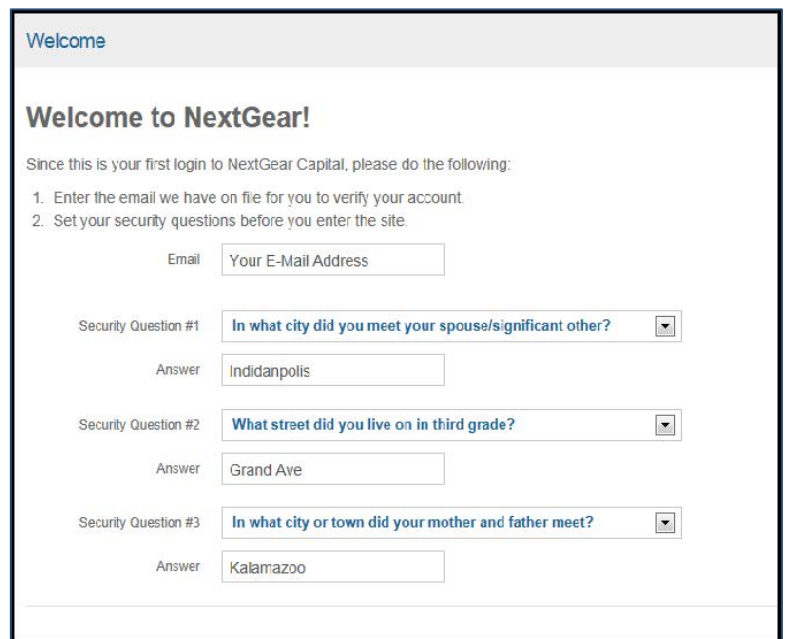
## Login

At the Login screen enter your Username and Password and select Log In. Username and password information will be provided to you by your local NextGear Capital representative upon contract signing or activation of your account.



The image shows the NextGear Capital login interface. At the top is the 'NEXTGEAR CAPITAL' logo. Below it is a 'Sign In' box with fields for 'Username: Your User ID' and 'Password: \*\*\*\*\*'. A 'Log In' button is to the right of the password field. Below the password field is a link: 'Forgot your username or password?'. At the bottom of the page, there is a message: 'Do you have Adobe Acrobat Reader 8.1 or newer? You will need it in order to view your reports. Not sure? Test your Adobe Reader installation. If the document did not successfully display, please install Adobe Acrobat Reader.'

Enter your email address that NextGear Capital has on file for you and answer 3 security questions. These questions and answers will be documented in your account information.

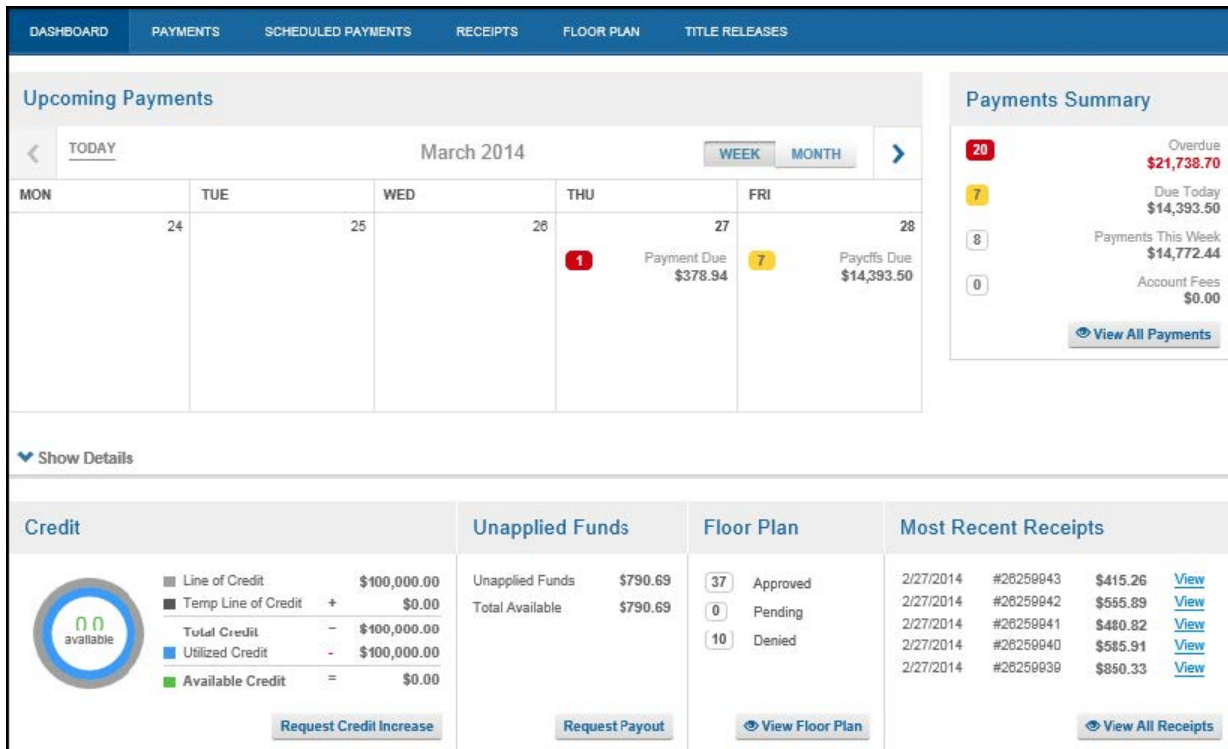


The image shows the NextGear Capital 'Welcome' screen. It has a 'Welcome' header. Below it is a 'Welcome to NextGear!' section. A message states: 'Since this is your first login to NextGear Capital, please do the following:'. Two instructions follow: '1. Enter the email we have on file for you to verify your account.' and '2. Set your security questions before you enter the site.' Below these are three security question forms. Each form has a 'Security Question #' label, a question in a dropdown menu, an 'Answer' label, and a text input field. The first question is 'In what city did you meet your spouse/significant other?' with the answer 'Indianapolis'. The second question is 'What street did you live on in third grade?' with the answer 'Grand Ave'. The third question is 'In what city or town did your mother and father meet?' with the answer 'Kalamazoo'.

## Dashboard

Your Dashboard will give you the information needed at a quick glance. What payments do I have due? How much can I spend at the auction today? What do I currently have floored with NextGear Capital? What is my unapplied funds balance?

Click on the 'Month' tab to see the total upcoming payment amounts for the current month. Click on 'Show Details' to see the detail by date of what units are coming due.



Feedback & Support

Requesting a credit increase can be initiated via the Dashboard by selecting the "Request Credit Increase" link, determining the desired selections, and selecting "Confirm Request".

**Request a Credit Increase**

Which line of credit would you like to extend?

☐ Retail – \$100,000.00

Do you want this increase to be temporary or permanent?

☐ **Temporary:**  
This request will be reviewed for a term up to 60 days.

☐ **Permanent:**  
This request will be submitted for review and may require additional information. Please contact your NextGear Representative with any questions.

How much would you like to increase it by?

Credit requests typically take 3-5 business days to process. You will be notified by email as soon as your request has been processed.

[Confirm Request](#) [Cancel Request](#)

## Payment Management

Payments can be made on business days that are non-banking holidays until 8:00pm your local time. Payments that need to be made in the evening, on a weekend or on a banking holiday will need to be processed as a scheduled payment.

Search for a specific unit using the universal search engine or filter by payments due today, this week or enter a date range. Units will appear in due date order. To sort by a different filter click on the up or down arrow next to the column title. To see further detail of a particular unit, click the downward arrow to the left of the unit description. As account fees and units are selected to be paid, the 'Payment Summary' will list and total the selections.

Titles that have been received by NextGear Capital can be viewed by selecting the 'View' link.

### Payment Search

Keyword

Filter List by Due Date  
[View All](#)

Filter List by Inventory Location  
[View All](#)

[Clear Search](#)

### Account Fees

There are no fees associated with this account.

### Vehicle Payments

	DESCRIPTION	DATE DUE	FLOORED	STATUS	PAYMENT	PAY OFF	TITLE
▼	1984 Winnebago Elandan Brown 1GBKP37W8E3349028 Stock #: 316	6/10/2014	4/11/2014 Days floored: 23	In Stock	\$307.31 <input type="button" value="Add"/>	\$2,399.81 <input type="button" value="Add"/>	<a href="#">View</a>
▼	1995 LINCOLN TOWN CAR White 1LNLM82WXS601918 Stock #: 318	6/23/2014	4/23/2014 Days floored: 11	In Stock	\$169.57 <input type="button" value="Add"/>	\$1,173.07 <input type="button" value="Add"/>	<a href="#">View</a>

Requesting an extension is now possible by selecting the "Request Extension" link on the desired unit.

### Request Extension

Payment Summary  
VIN: 2G1WF52E239368004 - 2003 Chevrolet Impala Maroon  
Principal:  
Interest:  
Collateral Protection:  
Subtotal:

To extend this unit an additional period please click below.

Please note this quote is effective for today only and amounts are subject to change.

If an extension is eligible via the website the screen on the left will require the "Confirm Request" button be selected.

If the extension is not eligible via the website then the "Chat with us" link will need to be selected or a call into the Customer Service department to confirm that request.

### Request Extension

Payment Summary  
VIN: 1FAFP45X43F416174 - 2003 Ford Mustang GT Black  
Principal: \$484.72  
Interest: \$43.28  
Curtailment Extension: \$73.00  
Collateral Protection: \$0.00  
Subtotal: \$603.00

This extension request cannot be completed online. Please [chat with us](#) or contact customer service for further assistance.

Please note this quote is effective for today only and amounts are subject to change.

During checkout, the option to apply unapplied funds to the balance is offered if an unapplied funds balance exists. If applied, that amount will be deducted from the amount due and the unapplied funds balance. The payment checkout provides a breakdown of what will be included on the receipt before a payment is processed. That information can also be exported by selecting the "Export Payment Summary" button.

Select 'Submit and Commit' to make payment.

### Payments Checkout

If you would like to schedule any of the payments, click the Schedule Payment Button to select date.

#### Account Fees

FEE TYPE	DESCRIPTION	DATE DUE	FEE AMOUNT
Account Miscellaneous	2.21	4/10/2014	\$100.00 <a href="#">Remove Fee</a> <a href="#">Schedule Fee</a>
Account Miscellaneous	2.21	4/11/2014	\$500.00 <a href="#">Remove Fee</a> <a href="#">Schedule Fee</a>

#### Vehicle Payments

	DESCRIPTION	DATE DUE	STATUS	PAYMENT
▼	1GCHK29U06E248355 Stock #: 782 2006 Chevrolet Silverado 2500 W/T White	5/5/2014	Available to Schedule	<b>\$904.58</b> <a href="#">Remove Payment</a> Principal: \$904.58 Interest: \$0.00 Fee(s): \$0.00 <a href="#">Schedule Payment</a>

### Payment Summary

Review the Summary and submit your payments and scheduled payments.

**3 Payments**

Total  
**\$1,504.58**

Available Unapplied Funds  
**\$1,195.18**

Apply funds to payment?  
☒ No ☐ Yes

Remaining Payment Balance  
**\$1,504.58**

**0 Scheduled Payments**

Scheduled Total  
**\$0.00**

Account  
[-- Select Bank --](#)

**Submit Payments and Commit Scheduled Payments**

### Your payment(s) have been submitted.

Submitted Payment(s): \$8,180.24

#### Fees

FEE TYPE	DESCRIPTION	PAID	AMOUNT
N/A	Ryan Test 0	10/28/2013	\$50.00

#### Payments

DESCRIPTION	PAID	AMOUNT
VIN: WMWRF33475TF61534 Stock #: 398 2005 MINI COOP Orange	10/28/2013	\$8,130.24

Would you like to view your receipts?

[Yes](#) [No, Thank You](#)

Click 'Yes' to view the receipt of the payment just made.

## Schedule a Payment

▼ VIN: 5GTDN136368312549 Stock #: 713 2006 Hummer H3 Bronze	10/29/2013	In Stock	\$1,415.07	\$12,935.07	<a href="#">View</a>
			<input checked="" type="checkbox"/> Remove	<input type="checkbox"/> Add	
▼ VIN: 1J4HR58NX5C729693 Stock #: 599 2005 JEEP CHER LTD Silver	10/30/2013	In Stock	\$1,135.10	\$11,004.95	<a href="#">View</a>
			<input checked="" type="checkbox"/> Remove	<input type="checkbox"/> Add	


Scheduling a payment for a future date is an option as long as the payment is not overdue or due today.

Select the payment amount to schedule and 'Continue to Checkout'


### Payment Summary

Choose to make payments today or schedule your payments when you checkout.

---

VIN: 1J4HR58NX5C729693   
2005 JEEP CHER LTD Silver  
PAYMENT **\$1,135.10**

---

VIN: 5GTDN136368312549   
2006 Hummer H3 Bronze  
PAYMENT **\$1,415.07**

---

**Subtotal: \$2,550.17**

[Continue to Checkout](#)

Select 'Schedule Payment'.

#### PAYMENT

\$1,135.10

[Remove Payment](#)

[Schedule Payment](#)

---

\$1,415.07

[Remove Payment](#)


[Schedule Payment](#)

Select the payment date from the calendar and click 'OK'.

### Select the Schedule Date

Vehicle Information

VIN	1J4HR58NX5C729693
Stock #	599
Description	2005 JEEP CHER LTD Silver
Due	10/30/2013
Payment	\$1,135.10

Schedule For   [Pay Now](#)

**October 2013**

Su	Mo	Tu	We	Th	Fr	Sa
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	<b>29</b>	30	31	1	2
3	4	5	6	7	8	9

[OK](#) [Cancel](#)



Payments			
DESCRIPTION	DATE DUE	STATUS	PAYMENT
VIN: 1J4HR58NX5C729693 Stock #: 599 2005 JEEP CHER LTD Silver	10/30/2013	Scheduled for 10/29/2013	\$1,135.10 <a href="#">Remove Payment</a> <a href="#">Edit Scheduled Payment</a>
VIN: 5GTDN136368312549 Stock #: 713 2006 Hummer H3 Bronze	10/29/2013	Available to Schedule	\$1,415.07 <a href="#">Remove Payment</a> <a href="#">Schedule Payment</a>

### Payment Summary

Review the Summary and submit your payments and scheduled payments.

---

**1 Payment**

Total  
**\$1,415.07**

---

Available Unapplied Funds  
**\$499,320.68**

Apply funds to payment?  
☒ No ☐ Yes

---

**1 Scheduled Payment**

Scheduled Total  
**\$1,135.10**

---

Account  

TEXAS CITIZENS BANK

---

**Submit Payments and Commit Scheduled Payments**

The Payment summary is showing you that a payment for \$1415.07 will be made and a payment for \$1135.10 has been scheduled for October 29<sup>th</sup>. The option to use unapplied funds is available if unapplied funds are available. If this payment is correct, click 'Submit and Commit'.

Your payment(s) have been submitted and scheduled.

---

**Scheduled Payments**

DESCRIPTION	SCHEDULED	AMOUNT
VIN: 1J4HR58NX5C729693 Stock #: 599 2005 JEEP CHER LTD Silver	10/29/2013	\$1,135.10

---

**Submitted Payment(s): \$1,415.07**

Payments

DESCRIPTION	PAID	AMOUNT
VIN: 5GTDN136368312549 Stock #: 713 2006 Hummer H3 Bronze	10/28/2013	\$1,415.07

---

Would you like to view your receipts?  

Yes No, Thank You

Payment has been scheduled and submitted.

Click 'Yes' to view the receipt of the payment just made.



## Scheduled Payment Search

View pending, processed, cancelled or voided scheduled payments.

### Scheduled Payment Search

Keyword

Clear Search

Search

Filter List by Status

View All

View All

Pending

Processed

Cancelled

Voided

Date Range

To

	SCHEDULED ON	DESCRIPTION	STATUS	AMOUNT
▼	10/24/2013 Scheduled By: Process, System	VIN: Stock #: 2010 Ford F350SD XL Black	Processed AS OF: 10/24/2013 <a href="#">Receipt</a>	Curtailment \$5,025.08
▼	9/24/2013 Scheduled By: Process, System	VIN: Stock #: 2010 Ford F350SD XL Black	Processed AS OF: 9/24/2013 <a href="#">Receipt</a>	Curtailment \$6,128.81
▼	8/15/2013 Scheduled By: Process, System	VIN: Stock #: 2008 Volvo V70 Silver	Processed AS OF: 8/15/2013 <a href="#">Receipt</a>	Curtailment \$222.52

### Payment Summary

Choose to make payments today or schedule your payments when you checkout.

You have not selected a payment.

Click the Add button to add a payoff or a payment.

Subtotal

\$0.00

Continue to Checkout

## Receipts

Receipts can be searched for using three different methods. Keyword search involves the use of the Receipts #, Stock #, VIN, Check #, Make, Model or Year. Search by a specific payment method using the payment method filter or the date range calendar.

Multiple Receipts can be selected and viewed simultaneously.

## Receipt Search

Keyword

[Clear Search](#)

Filter List by Payment Method

**View All**

ACH

Auction Check

Auction Refunds

Certified Funds

Check

CPP Claim

CPP Refunds

Manheim Arbitration

Manheim Proceeds

Manheim Refunds

Non Dealer Check

Proceeds

Unapplied Funds

Wire

Date Range

To

mm/dd/yyyy

mm/dd/yyyy

into a single pdf by selecting each Selected Receipts.

RECEIPT #	STATUS	PAYMENT DATE	PAYMENT DESCRIPTION	APPLIED	AMOUNT PROVIDED	
26259043	Processed	2/27/2014	PAYMENT: ACH		\$415.26	<input type="checkbox"/>
26259042	Processed	2/27/2014	PAYMENT: ACH		\$555.89	<input type="checkbox"/>
26259041	Processed	2/27/2014	PAYMENT: ACH	\$480.82	\$480.82	<input type="checkbox"/>
26259040	Processed	2/27/2014	PAYMENT: ACH	\$585.91	\$585.91	<input type="checkbox"/>

## Floorplan Search

View all, pending, denied, approved or completed floored units. Once NextGear Capital has received the title, that title can be viewed by clicking the 'View' link. Use the Keyword search to drill down the search results.

### Floor Plan Search

Keyword

Enter Stock #, VIN, Make, Model, or Year

[Clear Search](#)
[Search](#)

Filter List by Status

[View All](#)
[Pending](#)
[Denied](#)
[Approved](#)
[Completed](#)

Date Range

	DESCRIPTION	VIN	STOCK #	STATUS	PURCHASED	FLOORED	SELLER	LAST PAYMENT	TITLE RELEASE	TITLE
▼	2004 Cadillac Escalade ESV 4D Utility AWD 6.0L V8 SFI Black	...208831	761	Approved	12/10/2013	12/10/2013	Brashers Salt Lake Auto Auction			
▼	2002 Chevrolet Silverado 1500 LS Ext Cab 4WD 4D 5.3L V8 SFI Gold	...409791	762	Approved	12/10/2013	12/10/2013	Brashers Salt Lake Auto Auction			
▼	2000 Jeep Wrangler Sport 2D Utility 4WD 4.0L I-6 SFI Silver	...732907	760	Approved	11/20/2013	11/20/2013	Brashers Salt Lake Auto Auction			<a href="#">View</a>

Click the downward arrow to view unit detail.

### Floor Plan Search

Keyword

Enter Stock #, VIN, Make, Model, or Year

[Clear Search](#)
[Search](#)

Filter List by Status

[View All](#)

Date Range

	DESCRIPTION	STOCK #	STATUS	PURCHASED	FLOORED	SELLER	LAST PAYMENT	TITLE
▲	2004 Pontiac Vibe 4D Hatchback 1.8L I-4 MPI Bronze 5Y2SL62894Z425983	791	Pending	3/28/2014	3/28/2014 Days Floored: 4	Your Auction, Inc.		

Vehicle Information

VIN

5Y2SL62894Z425983

Make

Pontiac

Model

Vibe

Style

4D Hatchback 1.8L I-4 MPI

Color

Bronze

Year

2004

Current Mileage

0

Salvage

No

Flooring Information

Status

Pending

Stock Number

791

Purchase Date

3/28/2014

Date Submitted

3/28/2014

Finance Amount

\$100,000.00

Purchase Amount

\$100,000.00

Last Payment

Line of Credit

Retail

Term Plan Name

D45/30/30 -- F75/70/70 -- R4.5

Product Type

Auto

Seller

Your Auction, Inc.

Seller Address

3010 Scherer Drive  
St Petersburg, FL 33716

Interest & Fees

Interest Accrued

\$0.00

Interest Paid

\$0.00

Fees Accrued

\$0.00

Fees Paid

\$0.00

Title Information

Title Location

Seller

Title State

Tracking Number

Disbursement Date

The Original Curtailment Schedule is a reference showing a summary of due dates and amounts due as of the time the unit was approved. This schedule will not include additional fees accessed to the unit or change when payments are made.

## Title Releases

Titles can now be requested before they are paid off. The title will either need to be paid off or returned within 7 days. Once the selected titles have been placed in the "Requests Summary" basket, select Continue to Checkout.

DASHBOARDPAYMENTSSCHEDULED PAYMENTSRECEIPTS

FLOOR PLAN

TITLE RELEASES

Title Release Search

Keyword  
Enter Stock #, VIN, Make, Model, or Year  
[Clear Search](#) [Search](#)

Thank you for your suggestions! NextGear Capital has launched the Title Release Program that allows you to request a title prior to payoff. This program requires that the title be returned to NextGear or the unit paid off within seven days.

Floor Plan

	DESCRIPTION	STOCK #	STATUS	PURCHASED	FLOORED	ACTIONS
▼	2004 Nissan Titan LE King Cab 4WD 5.6L V8 MPI DOHC Black 1N6AA06B34N543679	61	Eligible for Title Release	2/28/2014	2/28/2014 Days Floored: 30	<input checked="" type="checkbox"/> Title Requested
▼	2008 Chevrolet Cobalt LT 2D Coupe 2.2L I-4 MPI DOHC White 1G1AL18F287152495	59	Eligible for Title Release	2/19/2014	2/19/2014 Days Floored: 37	<input checked="" type="checkbox"/> Title Requested

Requests Summary

Title Release Limits for this Account:  
**1** out of **3** title releases available.

Title Request

2004 Nissan Titan LE King Cab  
4WD 5.6L V8 MPI DOHC Black  
VIN: 1N6AA06B34N543679

Title Request

2008 Chevrolet Cobalt LT 2D  
Coupe 2.2L I-4 MPI DOHC White  
VIN: 1G1AL18F287152495

[Continue to Checkout](#)

Confirm that the titles for selection are accurate, then select the "Confirm Requests for Titles" button.

Title Release Confirmation

Please confirm your title release request(s) below.  
All titles will be sent to the following address: 1906 BROADWAY / WATERVLIET NY

Title Release Requests

DESCRIPTION	STOCK #	FLOORED	STATUS
2004 Nissan Titan LE King Cab 4WD 5.6L V8 MPI DOHC Black 1N6AA06B34N543679	61	2/28/2014 Days Floored: 30	Approved <a href="#">Remove Title</a>
2008 Chevrolet Cobalt LT 2D Coupe 2.2L I-4 MPI DOHC White 1G1AL18F287152495	59	2/19/2014 Days Floored: 37	Approved <a href="#">Remove Title</a>

Title Release Summary

**2** Titles Requested

Title Release Limits for this Account:  
**1** out of **3** title releases available.

[Confirm Requests for Titles](#)

Your title requests have been submitted.

Title Requests: 2

DESCRIPTION	VIN	STOCK #
2004 Nissan Titan LE King Cab 4WD 5.6L V8 MPI DOHC Black	...543679	61
2008 Chevrolet Cobalt LT 2D Coupe 2.2L I-4 MPI DOHC White	...152495	59

Your title requests have been approved. An email will be sent to you shortly with a tracking number.  
Please be advised that such title(s) must be returned to NextGear Capital, at the address listed below, by close of business on the seventh (7th) day after the date of NextGear Capital's release of such title(s) to you. You understand and agree that NextGear Capital will declare a Maturity Event (as such term is defined in your Demand Promissory Note and Loan and Security Agreement ("Note")) and initiate a Required Payment (as such term is defined in your ACH Authorization and Request Form) for all Liabilities (as defined in your Note) related to any title(s) not returned to NextGear Capital within such time frame. You agree that each Required Payment

[Close Window](#)

Upon confirming your request, a confirmation window will appear advising of your select and that the selected titles will be sent out.

## Floor a Vehicle

Complete the flooring template by filling in the complete vin number. If a trim package selection is available for this vin number you will be prompted to select one. Complete color, mileage and who has the title. The address where this inventory will be located will default if only one location has been identified with NextGear Capital, otherwise, select the correct location from the dropdown. Complete trade-in, seller and purchase amount. Purchase date will default to today. Line of Credit will default if only one line of credit has been contracted, otherwise, select the correct line of credit from the dropdown. Select the Payee and correct bank account. Verify that all information entered is correct and click 'Floor'. Vehicles floored via the virtual office are held in a pending status until approved by NextGear Capital.

1. Vehicle Information	2. Sale Information
<p>VIN 1GKCS13W8Y23C0774 <input type="button" value="Look Up"/></p> <p>Make GMC</p> <p>Model Jimmy Diamond Ed - Base</p> <p>Year 2000</p> <p>Style 4D Utility 4.3L V6 CPI</p> <p>Color Black</p> <p>Mileage 1C0000</p> <p>NextGear Book Value \$2,750.00</p> <p>Who has the Title? Seller</p> <p>Inventory Location Rigby, ID</p>	<p>Trade in <input type="radio"/> Yes <input checked="" type="radio"/> No</p> <p>Seller Manheim Atlanta <input type="button" value="Look Up"/></p> <p>Purchase Amount \$ 2000</p> <p>Purchase Date 12/16/2013</p> <p>Line of Credit Retail</p> <p>Send Payment To: Buyer</p> <p>Bank Account for Disbursement (when applicable) Make Selection</p> <p><input type="button" value="Cancel"/> <input type="button" value="Floor"/></p>

Verify that all flooring information is correct and 'Submit Flooring Request'. Click 'View Vehicle Verification Checklist' to view and print.

### Confirm Flooring Request

Confirm the vehicle information to send the flooring request to NextGear.  
Print this screen for your records.

Vehicle Information	
VIN	1GKCS13W8Y2300774
Make	UMC
Model	Jimmy Diamond Ed - Base
Style	4D Utility 4.3L V6 CPI
Year	2000

Flooring Information	
Purchase Amount	\$2,000.00
Purchase Date	10/20/2013
Send Payment To	Buyer

[View Vehicle Verification Checklist](#)

[Return to Form](#) [Submit Flooring Request](#)

### Flooring Request Submitted

Your flooring request has been submitted to NextGear Capital.

[OK](#)

## Reports

Current Reports: Receivable Detail and Upcoming Curtailment / Payoff Quote, Exportable Inventory

Historical Reports: Dealer Statement, Disbursement Detail and Paid Off Summary

\*\*When running the Disbursement Detail report, today's date is the last date that can be selected.

Current Reports	Historical Reports
<a href="#">Receivable Detail (PDF)</a>	<b>Dealer Statement</b>
<b>Upcoming Curtailment / Payoff Quote (PDF)</b>	Start Date: <input type="text" value="mm/dd/yyyy"/>
Date: <input type="text" value="mm/dd/yyyy"/>	End Date: <input type="text" value="mm/dd/yyyy"/>
<a href="#">View Report</a>	Filter for VIN (optional): <input type="text"/>
<b>Exportable Inventory</b>	<a href="#">View Report</a>
Flooring Status: <input type="text" value="All"/>	<b>Disbursement Detail</b>
<a href="#">View Report</a>	Date: <input type="text" value="mm/dd/yyyy"/>
	<a href="#">View Report</a>
	<b>Paid off Summary</b>
	Start Date: <input type="text" value="mm/dd/yyyy"/>
	End Date: <input type="text" value="mm/dd/yyyy"/>
	Filter for VIN (optional): <input type="text"/>
	Stock Number Filter (optional): <input type="text" value="None"/>
	<a href="#">View Report</a>

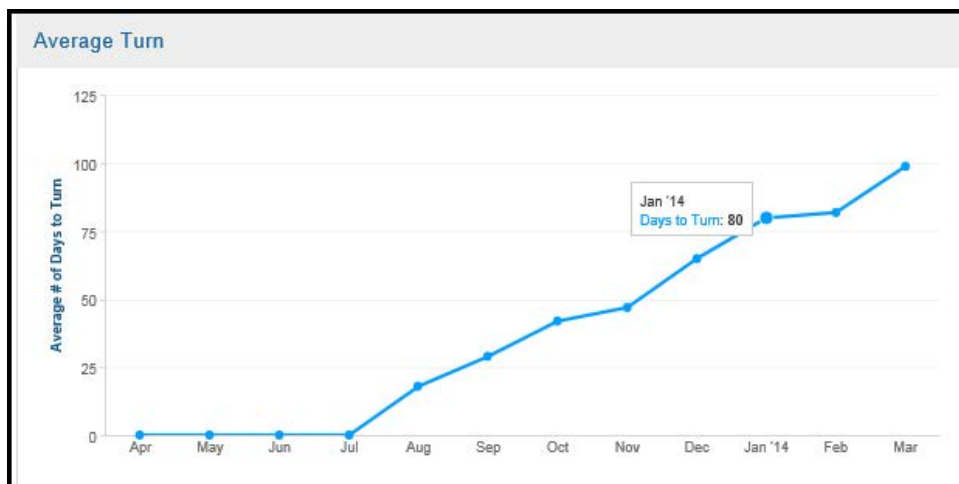


## Analytics

Quick glance at number of floored, pending units and credit availability.

Business Summary		
<b>Approved Floor Plans</b> <input type="button" value="279"/> Approved Total NextGear Capital Book Value \$5,704,750.00 Total Financed Amount \$5,852,130.63 Total Outstanding \$5,247,980.63 <input type="button" value="Show Details"/>		<b>Pending Floor Plans</b> <input type="button" value="0"/> Pending Total Purchase Price: \$0.00 Total NextGear Capital Book Value: \$0.00
		<b>Credits and Payments</b> Available Credit: \$0.00 Reserve Funds: \$0.00 Last Payment: \$8,000.24 Last Payment Date: 10/28/2013

How quickly am I turning my units?




What is and is not selling in my zip code? Where has most of my inventory been acquired?






## Resources

Do you have [Adobe Acrobat Reader 8.1](#) or newer? Your documents are displayed in Acrobat Reader.

Video Walkthrough	NextGear Documents	NextGear Mobile Apps
	<a href="#">Rates and Fees</a> <a href="#">Welcome Packet (PDF)</a> <a href="#">Vehicle Verification Checklist (PDF)</a> <a href="#">Instructions for Buyers (PDF)</a>  <a href="#">Collateral Protection Program</a> <a href="#">Welcome Letter (Word Doc)</a> <a href="#">Guidelines (PDF)</a> <a href="#">Information Sheet (PDF)</a> <a href="#">Claim Form (Word Doc)</a>	Manage your business with NextGear on the go.  <a href="#">Download NextGear Mobile iOS</a> <a href="#">Download NextGear Mobile Android</a>

## Settings

In the upper right hand corner, select the dropdown  [Profile Settings](#) [Account Management](#) Settings.

Please verify that all information is correct and if not, edit and correct.

[Sign Out](#)

### Profile Settings

User Profile <a href="#">Edit</a>		Notifications <a href="#">Edit</a>	
User Name	70881dp	Notifications	Delivery Type
Password	*****	Weekly Upcoming Payments Report	Email
Security Question 1	What was your childhood nickname?		
Security Question 2	In what city did you meet your spouse/significant other?		
Security Question 3	What is the name of your favorite childhood friend?		
Email	ashleyauto@nycap.rr.com		
Phone	(518) 461-1503		

### Account Management

Business Settings <a href="#">Edit</a>		Financial Accounts	
Business Email	ashleyauto@nycap.rr.com	Bank Account(s):	FIRST NIAGARA BANK - 4225
Enhanced Registration Enabled?		Available Credit:	\$119,193.81
		Reserve Funds:	\$0.00
		Last Payment:	\$1,514.29
		Last Payment Date:	2/28/2014
		Unapplied Funds:	\$0.00
		Total Available:	\$0.00
<b>Title Settings <a href="#">Edit</a></b>		<b>Self-Service Links</b>	
Default Address:	1906 BROADWAY WATERVILLE, NY 12189	<a href="#">Request a Credit Increase</a> Initiate your request for a permanent or temporary increase to your current line of credit.	
Additional Addresses:			

## Support

To contact Technical Support via Chat:

Once logged in, select the  [Chat Now!](#) link.

The system will ask for the Dealership Name or the NextGear Capital Account Number, along with the First/ Last name of the person they are speaking with. You will be asked to Select "1" for Customer Service. Select nothing to be routed to a Technical Support Specialist.



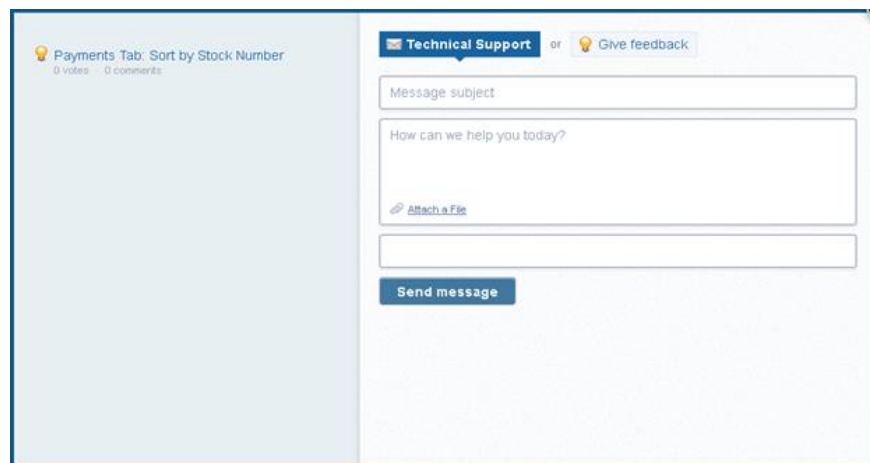
The screenshot shows a 'Live Chat' window with a status bar indicating 'Status: Q&A'. The main chat area contains a system message: '[9:34 AM] Thank you for choosing NextGear Capital. This chat may be monitored for quality assurance purposes. Please tell us your Dealership Name or Account Number, along with the first and last name of the person with whom we are chatting.' Below the message is a text input field with the placeholder 'Please provide the requested data to continue.' and a 'Send' button at the bottom right.



The screenshot shows the 'Live Chat' window with a conversation history. The system message is followed by a user input: 'You: [9:34 AM] 12345'. The system responds: '[9:34 AM] What can we do to assist you today?'. The user then inputs: 'You: [9:35 AM] I need to schedule a payoff.' The system responds: '[9:35 AM] Thank you for your patience. An operator will be with you shortly.' The input field and 'Send' button are visible at the bottom.

To contact Technical Support via email:

Once logged in, select the "Feedback & Support" icon on the right hand side of the page. Fill out the form completely, with detailed information, and press "Send Message".



The screenshot shows a 'Feedback & Support' form. On the left, there is a section for 'Payments Tab: Sort by Stock Number' with '0 votes' and '0 comments'. On the right, there are two tabs: 'Technical Support' (selected) and 'Give feedback'. The 'Technical Support' tab contains a 'Message subject' input field, a 'How can we help you today?' text area, an 'Attach a File' link, another empty input field, and a 'Send message' button.

Feedback & Support