

Best Practices

For Submitting On-line Credit Applications AND GETTING FULLY FUNDED

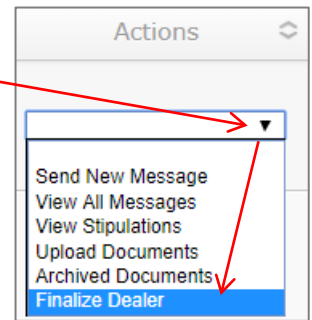
1. ENTER CREDIT APPLICATION

Click . Enter all fields as completely and accurately as possible. Click Submit.

2. CHECK CREDIT APP STATUS


Click 

If APPROVED: Enter buyer's payment/auto-pay details and purchase amount.
If DENIED: the buyer they did not meet the criteria for the financing programs.



3. ENTER CONTRACT DETAILS (FINALIZE DEALER)

Enter consumer's payment information: credit card and bank account EFT auto-pay is recommended

If credit or debit card, click 

Enter the sale dollar amount.

Click  to display exact monthly payment calculated from entered fields.

Click 

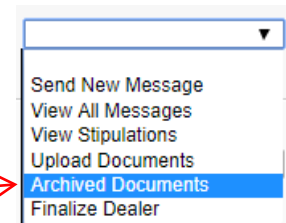
4. BUYER AND SELLER ESIGN CONTRACT

JANE MARCO	1-39273-1	SIGNREADY
Esign Docs	Esign Docs (Dealer)	

Esigns Docs: buyer esigns from their email or the seller's screen

Esign Docs (Dealer): seller esigns from their screen.

Buyer and seller **must** esign on the same day.



5. AFTER ESIGNING:

1. Buyer receives an email with their signed contract
2. Seller can print the contract from the portal: Archived Documents

6. GETTING FUNDED

1. By fax or email, send these items to UCFS (fax: 800-631- 6600 email: Team-85@ucfs.net)
 - buyer's paper credit app (if used)
 - copy of the buyer's ID
 - copy of the bill of sale/POS receipt
2. UCFS will call each buyer within several days of receiving the above information to verify the sale
3. Log into the Merchant Portal (<https://distributor.ucfs.net>) to see underwriter messages, app status and payments to your business.

Have Questions? *Contact Team 85!*

888-417-5492 or Team-85@ucfs.net