



BRASHER'S RENO AUTO AUCTION

**6000 ECHO AVE
RENO, NV 89506**

TEL:(775) 828-2437

FAX: (775) 828-2438

Dear Auto Dealer:

Thank you for your interest in auto financing with Brasher's Reno Auto Auction. We appreciate the opportunity to serve you. Brasher's Reno Auto Auction have two flooring programs as outlined below:

28-day Float (30-day to Pay):

The 28-day float plan is initiated by consignors to provide buyers the added incentive of not having to pay for the float units for 28 days or until the unit has sold (whichever comes first). Buyers leave payment for float units, however payment is not deposited until the title is picked up. Only units that are specifically marked "30-day to pay" or "28-day float" are eligible for the float program and buyers must pre-certify to buy on this float plan.

Four x Four Flooring Program

The 4x4 flooring plan is a four week program. Dealers qualifying for the 4x4 program may floor vehicles purchased at Brasher's Reno Auto Auction for up to four weeks. The flooring fees vary according to the price of the vehicle floored and the length of time floored (See attached Fee Schedule). The dealer may reduce his flooring costs by paying off the vehicle early. All vehicles are due for payoff when sold, or in four weeks – whichever comes first.

60 or 90-day Flooring Program

Under this program, Dealers may qualify for financing vehicles purchased at Brasher's Reno Auto Auction for up to 90 days. Dealers may floor 100% of the purchase price. The flooring costs vary according to the amount floored per vehicle and length of time floored. Ten percent of the floored amount is due every 30 days. Vehicles are due for payoff when sold or 90 days, whichever comes first.

In order to proceed with your request you will need to provide us with the following documents:

1. Application for Flooring
2. Current Financial Statement
3. Tax returns for latest 2 years - business and personal
4. Sign the enclosed Bank Credit letter

Upon receipt of the above items we will evaluate your application as quickly as possible. If you have any questions, please let us know.

Sincerely,

Jeff Brasher
General Manager



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**RENO AUTO AUCTION
4X4 FINANCE PLAN**

bid <	5-day Draft	1 week	2 week	3 week	4 week
995	4C	25	3E	50	65
1995	4F	25	3F	50	65
2995	5C	25	5C	35	75
3995	5E	25	5C	35	85
4995	6C	25	6E	30	95
5995	6E	50	6E	30	10C
6995	7C	50	8C	35	11C
7995	7E	50	8C	35	12C
8995	8L	50	9E	110	13L
9995	8E	50	9E	120	14C
10995	9C	75	110	130	15E
11995	9E	75	110	140	16E
12995	10J	75	125	150	17E
13995	105	75	125	160	18E
14995	11J	75	140	170	19F
15995	115	'00	140	180	21C
16995	12J	'00	155	190	22C
17995	125	'00	155	200	23C
18995	13J	'00	170	210	24C
19995	135	'00	170	220	25C
	add \$15 per 1000	add \$25 per 1000	add \$15 per 1000	add \$1E per 1000	add \$15 per 1000

Dealer Name _____

Comp # _____

INDIVIDUAL INFORMATION

Name: _____ SSN: _____

Home Address: _____

Home Phone: _____

Education: _____

BUSINESS INFORMATION

Business Name: _____

SOLE PROPRIETOR

GENERAL PARTNERSHIP

CORPORATION

Business Address: _____

Business Phone: _____ Business Fax: _____

Tax ID#: _____ Year Business Established _____

Principals/Owners:

Name	% Ownership	Title
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Current and Previous Business Experience over the past 10 years:

As Dealer:

Dealership Name _____ Address _____

Dealership Name _____ Address _____

Other than Dealer:

Dealership Name _____ Address _____

Position: _____

Dealership Name: _____ Address: _____

Position: _____

Other than Automotive:

Business Name _____ Address _____

Position: _____

Business Name _____ Address _____

Position: _____

REFERENCES:

Business: (including other auctions)

Name _____ Address _____
Phone _____ Contact: _____
Name _____ Address _____
Phone _____ Contact: _____
Name _____ Address _____
Phone _____ Contact _____

Bank and Finance:

Bank Name _____ Address _____
Phone _____ Contact _____
Bank Name _____ Address _____
Phone _____ Contact _____

Personal:

Name _____ Address _____
Phone _____
Name _____ Address _____
Phone _____

Current Bank:

Name _____ Address _____
Phone _____ Bank Representative _____
Account No. _____

MISCELLANEOUS: Please provide details on a separate sheet of paper if you answer YES to any of the following:

Have you ever failed in business? Yes No
Have you ever filed bankruptcy? Yes No
Are you involved in any current lawsuits? Yes No
Are you a guarantor on any notes, bonds, etc.? Yes No
Have you ever been convicted of a crime? Yes No
Has your bond ever been withdrawn or application rejected? Yes No
Have you ever had a civil judgment rendered against you? Yes No
Have you ever had a business or occupational license revoked or suspended? Yes No
Do you have other sources of income? Yes No
Why do you want the flooring line? _____

Amount Requested: _____
Collateral Offered: _____

Other Flooring: _____

By signing below, you represent and warrant the following:

Brasher's Reno Auto Auction may rely on all of the information provided by you on this and other documents signed by you as being complete, true and accurate. You are aware that submitting false information may be punishable under law. The foregoing information shall be your continuing representation until and unless you advise Brasher's Reno Auto Auction of material changes, and you will immediately so advise Brasher's Reno Auto Auction of any material adverse changes in your business or financial condition. Brasher's Reno Auto Auction shall have the continuing right to verify any of the foregoing information, including the right to inquire about both the business' and individuals' credit condition, which may include the release of certain private, personal information including but not limited to the individuals' social security numbers. The signer(s) authorize Brasher's Reno Auto Auction to obtain consumer and/or business reports, including inquiries to government tax reporting agencies. Brasher's Reno Auto Auction is authorized to respond to inquiries from other creditors and disclose the nature and status of your credit with Brasher's Reno Auto Auction.

Applicant's Signature _____ Date _____



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ATTENTION BANK OFFICER

The below listed dealer has registered with our auction and seeks the approval to purchase vehicles by check or draft. Prior to giving them this privilege it is necessary for us to establish their financial responsibility.

We would appreciate your assistance in providing us with your evaluation of their account by completing the information below.

In order for us to extend drafting privileges to your customer, we need your agreement to handle all drafts strictly according to the instructions on the draft collection notice which are:

1. Pay at par within three (3) banking days or return.
2. Allow NO discounts – deduct NO charges.
3. Deliver documents only on payment.
4. Remit full amount by cashiers check.

FOR BANK USE ONLY:

Type of account: _____ Date Opened: _____
Has this customer had any NSF issued against them? Yes _____ No _____
Average Balance: Low _____ Medium _____ High _____ 3's, 4's, 5's, 6's, 7's (circle one)
Is this customer able to draft from your branch? Yes _____ No _____
Experience: Satisfactory _____ Unsatisfactory _____
Comments: _____
Account Officer: _____ Title: _____
Date: _____ Bank Stamp: _____

DEALER TO COMPLETE AND SIGN THIS SECTION ONLY!!

Name of Dealership: _____
Owner's Name: _____
Name of Bank: _____ Account #: _____
P.O. Box _____
City: _____ State: _____ Zip: _____
Phone: _____ Fax: _____

I hereby authorize you to release to Brasher's Reno Auto Auction the information requested above concerning my account.

Authorized Signature: _____ Date: _____

Thank you for your assistance!
Jeff Brasher (775) 828-2437
Brasher's Reno Auto Auction