



Our Mission is to build lasting relationships with our partners by providing a genuine financial experience. We find solutions, provide superb attention to detail, and protect your customers.

5497 Bayberry Drive | Cincinnati, OH 45242

(513) 984-6995

Website: dandgdealerservices.com

Email: info@dgds.us

CONTACT LIST

Main Number: (513) 984-6995
Fax Number: (513) 376-8613
General E-mail: info@dgds.us

D & G Dealer Services, LLC
P.O. Box 43489
Cincinnati, Ohio 45243-9998



<u>Title</u>	<u>Name</u>	<u>Phone</u>	<u>Email</u>
President	Doug Wisman	(513) 519-2746	doug@dgds.us
Vice President	Geoff Wisman	(513) 207-0702	geoff@dgds.us
Sales Department			
Nat'l Sales Mgr.	Scott Osborn	Cell: (513) 325-6856	scott@dgds.us
West Coast Contact	Jeff Sellers	Cell: (206) 277-0834	profitsystem@comcast.net
Account Representative	Julie Roberts	Cell: (513) 317-3829	julie@premierdealer solutions.com
Account Representative	Lonnie Dearth	Cell: (561) 775-1404	lonniedearth.pds@gmail.com
Finance Department		(513) 984-6995	
Director of Finance	David Frietch	ext. 13	david@dgds.us
Account Representative	Matt Kurtz	ext. 12	matt@dgds.us
Account Representative	Patrick Allen	ext. 14	patrick@dgds.us
Processing Department			
Processing Manager	Chris Gray-Wisman	ext. 16	chris@dgds.us
Dealer Support	Dawn Elliott	ext. 17	dawn@dgds.us
Dealer Support	Pete Bentley	ext. 20	pete@dgds.us
Dealer Support	Kristi Charles	ext. 23	kristi@dgds.us
Funding Department			
Office Manager	Geoff Wisman	ext. 15	geoff@dgds
Administrative Support	Stacey Rogers	ext. 18	stacey@dgds.us
Communications			
Marketing Representative	Jachelle Sologuren	ext. 25	jachelle@dgds.us

EXPERIENCE THE POWER OF PARTNERSHIP!



DID YOU KNOW...

Interest paid on most RV loans is Tax Deductible as Home Mortgage interest?

To qualify, the Internal Revenue Service (IRS) has ruled that:

- The RV must be used as security for the loan
- The RV must have basic sleeping, cooking & toilet facilities
- Interest expense deductions on the RV must exceed taxpayers standard deduction.

Nearly all RV types – motor homes, travel trailers, truck campers and many folding trailers – are equipped with these facilities.*

So enjoy the benefits of RV travel and get the tax advantage too!

*An RV with full facilities can qualify as a “dwelling unit” under the IRS code section 280A(f)(1). The U.S. tax court case of *Haberkorn v. Commissioner*, 75T.C. 259 (Nov. 12, 1980 filed) gives further guidance on the tax deductibility of RVs. Taxpayers may not claim the interest from more than two qualified homes on their tax returns. Ask your tax adviser for more information.

Provided as a Member Service by RVDA



Hello,

My name is Doug Wisman and I am the owner of D & G Dealer Services, LLC. I am here to help you say goodbye to paperwork and hello to higher profits. We are a family owned company who takes great pride in the relationships we maintain with our dealers. We are committed to working closely with you and your customers to ensure the highest possible customer service from the credit application to the loan closing of documents. At any time of day, no matter how far, we will always be just a phone call away.

Imagine your life without the headaches of dealing with lenders, insurance agents, or bank payoffs on trade-ins. No business distractions, no irritations, just sales and deliveries!

You can enjoy that type of life and peace of mind with D & G Dealer Services, LLC.

Over the years we have formed very strong relationships with lenders throughout the United States. We offer to your customers not only the most competitive rates available, but also access to several Sub-Prime lenders and lenders with a certain niche.

We know how difficult it is to not only get customers to come into your dealership but to keep them there again and again. So we are looking to earn your business by offering and delivering the type of superior service you and your customers so rightfully deserve. The company is open 6 days a week for all your financing needs with access in the evenings to better service the needs of your customers.

Besides, your customers have selected you for enhancing their RV experience and not be hassled with the headaches of handling financing. Their time is important to them and they want someone who will respect that from the beginning to the end. Let us help you achieve this goal!

Save time, eliminate distractions and irritations; focus on sales and deliveries and Hello to higher profits. The Power of Partnership - D & G Dealer Services, LLC

To learn more about our company or just discuss how we may assist you in building higher profits for your dealership call me anytime at your convenience.

Sincerely,

Doug Wisman
President



Dealer Application

"THE POWER OF PARTNERSHIP!"

Date: _____

Business Name: _____ D/B/A: _____

Address: _____ County: _____ How Long: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ Other: _____

Date Established: _____ Current Ownership: _____ Owner %: _____

Organization Type: Corporation Proprietorship Partnership LLC Other _____

President: _____ Vice President: _____ Secty.: _____

Primary Contact: _____ Title: _____

Deal Closings: _____ Funding Paperwork: _____

Dealer Website: _____ Dealer E-mail: _____

Doc Fee: _____ Taxed: Yes / No Title Fees: _____ Sales Tax %: _____

FED ID#: _____ State License ID #: _____

Floor Plan Source #1: _____ Credit Line: _____ Balance: _____

Floor Plan Source #2: _____ Credit Line: _____ Balance: _____

Manufactures Currently Represented

<i>Brand</i>	<i>How Long</i>	<i>Rep.</i>	<i>Sales Last Yr.</i>	<i>Sales This Yr.</i>

Extended Service Contract Offered: _____ Penetration %: _____

GAP Contract Offered: _____ Penetration %: _____

Indirect Lenders Receiving Core Business

<i>National</i>	<i>Local</i>	<i>Credit Unions</i>



Checklist Requirements

“THE POWER OF PARTNERSHIP!”

Regarding New Dealer Recreational Finance:

All paperwork subject to lender review and dealer maybe required to submit additional documents for lender consideration of RV dealer financing.

- Current YTD Balance Statement and P&L Statement on business.

- Last Two (2) Years Balance and P & L Statements (Tax Returns if easier)

- Copy of owners Driver’s License

- Copy of Business Check with Account number & Routing number (VOIDED)

- Copy of the Articles of Incorporation

- Copy of Banking License (if State required)

- Copy of Dealer Business License

- Personal Financial Statement if in business less than two (2) years.



Employee Agreement

“THE POWER OF PARTNERSHIP!”

This Agreement, dated on the _____ day of _____ in the year of 20 _____ is made effective by and between D & G Dealer Services, LLC 5497 Bayberry Dr. Cincinnati, Ohio 45242, (hereinafter referred to as “Agent”) and _____ (hereinafter referred to as “Dealer”).

Responsibility of Agent

- To obtain financing through Dealer Indirect lending sources for Dealer’s Customers’ recreational product purchases. In the event that a finance approval cannot be obtained through a Dealer Indirect source, attempts will be made to secure financing through alternate sources. These alternate sources may or may not provide finance income to the Dealer.
- To generate income through the sales of Finance Reserve, Service Contracts, and any other after-market related products Dealer and Agent agree to sell, as identified by an addendum to this agreement.
- To complete and have executed those documents necessary for dealer to obtain funds from an Indirect Lender. Excluded documents are those related to the Titling and registration of the financed unit.
- To perform all responsibilities in a professional manner with all parties involved in each aspect of a transaction.
- To conduct Sales/Finance meetings for Dealership as Agent and Dealer agree them to be necessary.
- To accept and comply with those terms outlined in each Dealer-Lender Agreement.
- To never misrepresent or falsify information on credit applications or any instrument used to secure financing through an Indirect Lender. In turn, if Dealer obtains the credit application or provides either the Lender or Agent with information needed to secure financing, Agent accepts this information as factual and in compliance with Dealer Lender Agreements.
- To act on behalf of Dealer with those agencies related to Recreational Product Financing and work in the best interest of the dealer at all times.
- To invoice Dealer on a timely basis for any commissions due Agent.

Responsibility of Dealer

(includes any and all items pertaining to Dealer previously noted in this Agreement)

- To use Agent as the finance liaison for the Dealership unless an alternative is agreed to by both parties on an exception basis to facilitate the financing of a customer purchase.
- To submit to Agent copies of all Purchase Agreements and Credit Applications at the time of sales.
- To assist Agent in obtaining competitive Indirect Lending Sources for said Dealer.
- To pay commissions due Agent upon receipt of the invoice for finance commissions.



Responsibility of Dealer Cont.

- Dealer will not misrepresent or falsify any information on items pertaining to the Financing of a customer purchase either to Agent or to an Indirect Lending source.
- To verify all forms of identification compliant with Red Flag GuideLines.
- To hold Agent harmless for any actions by Dealer outside Employment Agreement.

Agent Compensation

- Dealer Agrees to pay Agent a commission in the amount of 30% of the gross profit of the sale of Finance Reserve, Service Contract, Gap Protection, Tire Shield, and any other After Market related items sold by Agent.
- Dealer agrees to pay Agent the fixed sum of \$150.00 for the processing, investigation, and other related expenses of each approved contract funded.
- The Commissions and Fees shall be paid to Agent upon the Dealer receipt of finance profits from the Lender and no later than the seventh day after the Dealer has been funded for a commissionable transaction.
- Dealer will be responsible for all legal, collection or other cost related to collecting commissions due and will pay 1.5% penalty per month of the outstanding commission due for each month commissions are past due and payable until the balance is paid in full.

Chargebacks

- Dealer is completely and solely responsible for any and all chargebacks on each transaction 181 days after the date of closing.
- During the first 180 days after closing, the Agent will participate in chargebacks. Chargebacks will be equivalent in amount to the percent (%) of commissions paid to the Agent at closing or while the Agent continues to represent the Dealer.

Confidentiality

- Agent will keep any and all information in regard to Dealer Operations, customer information, employee information, and Sales/Finance information in complete and total confidence. Agent will keep ANY Dealer related information received in ANY fashion completely and solely between Agent and Dealer.

Enforcement of Agreement

- In the event either party needs to enforce this Agreement, the prevailing party shall be entitled to recover applicable court and attorney fees and collection costs.



Employee Agreement Cont.

"THE POWER OF PARTNERSHIP!"

Terms of Agreement

- Dealer or Agent may terminate this agreement upon written notice thru Certified Mail to the other party, such termination to be effective Thirty Days after the date of said notice. The Termination of the Agreement shall not release the Dealer from any obligations in regard to unpaid commissions. Agent shall have a proprietary right to proceed with work in progress, at the time of notice, to completion, funding and commission.

Validity, Complete Agreement, and Amendments

- The construction and validity of the agreement shall be governed by the laws of the State of Ohio and constitutes the entire Agreement between the Dealer and Agent. Any invalidity, in whole or in part, of any provision of the Agreement shall not affect the validity of any other part or provision of this Agreement. This Agreement supersedes all prior oral, written or implied discussions or understandings with respect to the subject matter hereof between parties. No amendments or modification of any terms and provisions shall be valid unless modification is made in writing and signed by both parties.

Please Sign Below:

Dealer

D & G Dealer Services, LLC

By: _____

By: _____

Title: _____

Title: _____

Date: _____

Date: _____



Addendum

“THE POWER OF PARTNERSHIP!”

D & G Dealer Services, LLC shall offer such after market products as listed below.

List not exhaustive, but a sampling of aftermarket products that maybe offered.

D & G Dealer Services, LLC may not offer all of the products listed:

1. Extended Service Agreements
2. Gap (Total Loss Protection Plan) Agreement
3. Tire Shield Road Hazard Contract

Dealer Name: _____

Dealer Signature: _____

Title: _____

Date: _____



Date: _____

To Whom it may concern:

Our dealership has employed D & G Dealer Services, LLC to handle Retail Financing Applications. This is your authorization to accept applications and direct finance call backs, inquiries, contract questions and funding issues to D & G Dealer Services, LLC. Please direct all approvals, conditions or declines to the fax number listed below:

Fax: (513) 376-8613

Thank you:

Dealer: _____

Address: _____

Dealer Signature: _____

Title: _____

Please forward contracts and all other Documents
needed for funding to:

D & G Dealer Services, LLC
5947 Bayberry Drive | Cincinnati, OH 45242