

FORD ESP INSTALLMENT PAYMENT PLAN

ADMINISTERED BY BUDCO FINANCIAL SERVICES



Convenient, Interest-Free Financing for Ford Extended Service Plans





Over \$250 million in ESP contracts financed!

INSTALLMENT PAYMENT PLAN





Why IPP? Our "Win-Win" Approach

IPP Customer Advantages

- Interest-free payments
- No credit application
- No credit checks
- No waiting for credit approval
- As little as 10% down payment
- Choice of extended terms:5, 11 or 17 months
- Choice of payment options:
 - Direct debit to checking/ savings account
 - Automatic monthly charge to buyer's VISA, MasterCard or Discover
 - Monthly mailed statement

IPP Dealer Advantages

- Monthly dealer statements
 - Remittance check to the selling dealer for all accepted IPP sales
- Toll-free dealer assistance line: (888) 368-8462
- Online training, forms and support at:
 IPPforESP.budco.com
- All administration:
 - Customer balance-due collections and cancellation refunds are handled by IPP headquarters



An ESP Financing Plan That's Right for Your Customers and Your Dealership

No one understands customers better than you. Today's buyers expect you to make their experiences easy — from the initial purchase to the very last service visit.

Now, when you offer your customers a Ford Extended Service Plan (ESP), you can provide a simple, convenient and economical way to **finance their ESP purchases**.

Welcome to the **Installation Payment Plan (IPP)** from Budco Financial Services (BFS). IPP gives your dealership a high-quality, **no-interest financing plan** that minimizes and simplifies the administration of payment plans for your team.

Experience and Proven Success

Customers have purchased **over \$250 million in ESP contracts** using the powerful advantages of IPP.

Plus, BFS has more than 16 years of experience with:

- Cash management (we will pay you up front and collect from the customer over 5, 11, or 17 monthly installments)
- Credit card transaction processing
- Monthly billing

We fully manage IPP and bring all our ESP expertise to the table to support your sales efforts.

IPP financing makes it easier for your customers to buy ESP and helps you keep it simple, generating more sales, profits and customer satisfaction.





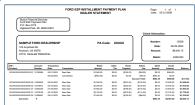
Target Audience for IPP

Because IPP is so flexible, it opens up ESP sales opportunities to a wide variety of vehicle owners — including those who:

- Have reached the limit on their vehicle loans
- Are unwilling to include ESP in their vehicle financing
- Pay cash, but are attracted to same-as-cash, no-interest financing
- Arrange their own financing, giving you opportunities to present ESP "at-delivery"
- Are service customers
- Visit your dealership anytime after their new-vehicle delivery and want to buy ESP

Dealer Payment

BFS will prepare and distribute Monthly Dealer Statements and include a check for payment to the selling dealer.



With IPP, you'll receive payment for a contract after BFS is able to establish a customer account.

The Monthly Dealer Statement and check will cover a period beginning the 5th of the previous month through the 4th of the current month, and will be paid on the 15th of the current month.

The monthly statement will net out the following ESP contract/account transactions:

Activations

- Cancellations
- Upgrades/downgrades
- Reinstatements

General IPP Guidelines and Eligibility

Customers can use IPP to buy all Ford ESP new or pre-owned plans with 12 or more months of coverage.

ESP Coverage Terms	Eligible IPP Financing Term
12 months	5 months (only)
24 months	5 or 11 months
Greater than 24 months	5, 11 or 17 months

Dealer Cost

BFS will assess your dealership with an administrative fee for each Ford ESP contract sold using IPP. This fee varies depending on the IPP finance term and the amount financed, plus the prime rate of interest.

IPP Fees as of June 1, 2008

Finance Term	Amount Financed	Administrative Fee*
5 months 11 months	Less than \$1,600.00	\$90.00
5 months 11 months	Equal to or greater than \$1,600.00	\$120.00
17 months	Less than \$1,600.00	\$135.00
17 months	Equal to or greater than \$1,600.00	\$175.00

^{*}IPP fees will be adjusted based on the prime rate.

Calculating IPP Amount Financed and Net Payment to Dealer (Example)

Selling Price of ESP Contract Sales Tax (If Applicable)	\$ \$	1,200.00 +48.00
Total	\$	1,248.00
Down Payment (Minimum 10%) Retained by dealer	\$	-124.80
Total Amount Financed	\$	1,123.20
Subtract: IPP Fee (11-Month Term)	\$	-90.00
Net Payment to Dealer	\$	1,033.20





INSTALLMENT PAYMENT PLAN from



IPP Finance Limits

Our program is very straightforward. ESP financing limits under IPP are to the right:

If customer purchase* price is less than \$1,600	If customer purchase* price is greater than or equal to \$1,600
No limit based on MSRP	Limited to 35% above published MSRP

^{*}Customer purchase price is defined as the ESP sales price, not including any applicable sales taxes.

Be Sure to Bookmark Our Website: IPPforESP.budco.com

This is your one-stop, online reference for all IPP information, training, downloadable program forms and more!

Budco Financial Services is ready to help you sell more Ford ESP contracts. We'll make it easier for your customers to finance their deals and keep it simple for your team.

Call us today!

Important Contact Numbers

Toll-Free Dealer Assistance Line (888) 368-8462

Ford ESP Administration (800) 521-4144

IPP Headquarters 24-Hour Fax (888) 846-9136





IPPforESP.budco.com

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