

DecisionLender is our Online Loan Origination System.

Every aspect of the deal can be completed within this system - application, contract, and funding paperwork!

LOGIN CREDENTIALS

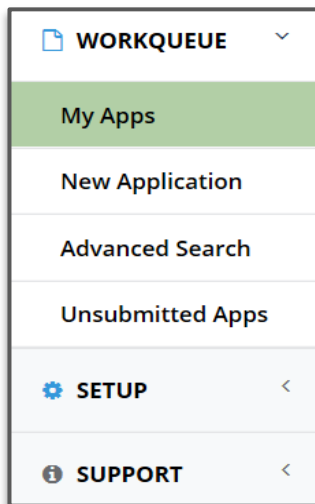
- › By now, you have received 2 emails from noresponse@decisionlender.com with your system credentials and a link to our loan origination system, DecisionLender.



To ensure an optimal user experience within DecisionLender, we recommend Google Chrome as your primary browser.

MENU GUIDE

- › On login, locate the **WorkQueue Menu Guide** on the left side of your screen. **WorkQueue** gives you access to your applications, decisions, contracts, and dealer profile setup.



My Apps

View all decided applications.

New Application

Complete a new application for credit review.

Advance Search

Search a specific application by name or number.

Unsubmitted Apps

Work on saved or incomplete applications.

Setup

Update your dealer profile and dealer user list.

Support

Additional system training videos and tutorials.

SUBMITTING APPLICATIONS

- › Select **New Application** from your **WorkQueue**.
- › Before starting the application, select the appropriate **Loan Type**:
FreedomRoad = FreedomRoad Financial
- › Complete the application in its entirety, then click **Submit**.



*Use the **Notes Section** at the end of the application to send us additional information you deem important regarding the application.*

CREDIT DECISIONS

- › Credit decisions will be sent to you via the email and fax number we have on file.
- › Decisions can also be found by selecting the respective application # under the **My Apps** tab, then click **Notes** once the application opens.

Approved: Your application is approved. Be sure to supply any stipulations we've requested in the offer letter.

Counter Offer: We've restructured your request to fit our lending criteria. A larger down payment or stipulation is typically required.

Declined: Unfortunately, this application does not fit our lending criteria.



*If you think we may have missed an important piece of the application that could turn the deal, give us a call. We want to speak with your dealership and do our best to find a way to say **YES!***

GENERATING THE CONTRACT

- › Click **My Apps** and open the decided application.
*Once the application opens, press the **F5 Refresh Key** on your computer or refresh your browser before proceeding.*
- › Click the **Contract Prep** tab.
*If you need to edit any component of the contract, click the **Edit** tab. Once edits are complete, click **Save and Validate**.*
- › Next, click the **Documents** tab.
This allows the system to autofill the necessary contract paperwork.
- › Finally, click **Confirm and Generate** to create the **OFFICIAL** contract paperwork.



If applicable, be sure all stipulations have been satisfied before generating the contract.

UPLOADING THE FUNDING PACKAGE

- › Please review the **FRF Funding Checklist** before proceeding.
- › Click the **Review** tab within the application.
- › Click the **(+)** next to **Attach Documents** and upload all necessary Contract and Funding Paperwork.
If you prefer to fax your funding package rather than upload, you may do so by faxing to 866.302.4494.



*FreedomRoad Financial does **NOT** require any physical copies or contracts to be mailed in.*

FINAL STEPS

- › You have now completed the flow of submitting an application, receiving an offer, prepping your contract, gathering signatures, and uploading your documents. Shortly, you will receive a fax and email stating the Funding Status of your deal.
- › As always, do not hesitate to reach out to us should you have any additional questions.

866.455.7623 | frf1.com

Mon - Sat: 7am – 7pm PST, Sunday: 8am – 3pm PST

FreedomRoad Financial is a division of Evergreen Bank Group, an Illinois chartered banking institution. For dealer use only. Member FDIC.