



## **LAUNCH OF DEALER VISION VIDEO F&I ANNOUNCED**

**RANCHO SANTA MARGARITA, CA, June 18, 2007.** The founders of Finance Express, which operates the first online auto finance platform specifically designed for the independent used car dealer, today announced the launch of Dealer Vision, a new company created to revolutionize the F&I process for independent used car dealers. Dealer Vision's newly formed association with JM&A Group, one of the largest independent insurance and extended warranty groups of companies in the U.S., along with its exclusive relationship with Finance Express, will enable its customers to coordinate the closing and funding of automotive purchases and offer aftermarket products directly to the consumer via a live video interface between the customer, the dealer, the Finance Express DMS system and a trained, professional F&I manager.

"Dealer Vision virtually links independent auto dealers with qualified F&I managers through its patent-pending technology," states Fred Morgan, Chief Executive Officer of Dealer Vision. "Our goal is to provide a method of closing automotive transactions professionally and to offer aftermarket products in a manner which is not only in full compliance with state and federal requirements, but affords the dealership owner the opportunity to offer these services without incurring the expense of employing a full time F&I manager."

Dealer Vision gives independent dealers the ability to concentrate on selling cars. The task of closing transactions and offering finance and aftermarket products are achieved directly with the customer, visually and in real time by professional F&I managers trained by JM&A Group. Because products are introduced on every transaction, whether cash or finance, more cash purchases will have aftermarket sales and more financed transactions will be secured with service contracts and GAP policies. It also means that transactions will always be completed professionally, according to the latest regulatory requirements.

"Dealer Vision, paired with the Finance Express platform, solves an age old challenge within the independent used vehicle dealer channel," says Mike Casey, Vice President of Strategic Alliances, JM&A Group. "Dealer Vision provides dealers with access to compliant and proven F&I processes which we have been using in the new vehicle franchise space for years. We believe dealers taking advantage of this program will see immediate impact to their bottom line. This is the first time we have seen a comprehensive F&I solution for the independent used vehicle dealer space."

"The initial reaction from both dealers and lenders, has been incredibly positive", states Dave Huber, President of Finance Express. "Regardless of the size or type of dealership, most owners understand the benefits of outsourcing their Finance and Insurance departments. This relationship helps complete the vision of Finance Express by allowing the dealer to do what he does best, and at the same time improve the performance and the profitability of his dealership. Dealer Vision is a giant leap forward toward narrowing the gap between new and used car dealers".

### **About Dealer Vision**

Dealer Vision is an innovative new company designed to revolutionize the F&I process for independent used car dealers. Through its patent-pending technology and exclusive relationships with Finance Express and JM&A Group, Dealer Vision coordinates the closing and funding of automotive purchases and offers aftermarket products through a live video integration between the customer, the dealer, the Finance Express DMS system, and a fully trained and experienced F&I manager. At present, the services provided by Dealer Vision are limited to dealers enrolled on the Finance Express system.

### **About Finance Express**

Finance Express is the leading provider of online services and web-based technology for the independent dealer market including a comprehensive dealer management system with functions such as dealer inventory management, credit application processing, contracting, links to lending sources, buy here pay here loan servicing and accounting systems integration. The comprehensive program provides dealers with online access to an end-to-end solution that also provides a safe and secure environment for participating lenders. More information can be obtained at [www.financeexpress.com](http://www.financeexpress.com).

## **About JM&A Group**

JM&A Group ([www.jmagroup.com](http://www.jmagroup.com)), ranked by J.D. Power and Associates as “Highest Overall in Dealer Satisfaction with Service Contract Providers\*,” is one of the largest providers of finance and insurance (F&I) products in the automotive industry. The group of four companies provides over 2,500 automotive dealerships and retail automotive outlets, which represent virtually all manufacturer makes and models, with a variety of products such as new and used vehicle protection plans, used vehicle certification programs, pre-paid maintenance plans, GAP protection, and F&I training for sales, service departments and used car sales operations and consulting services. With over 29 years experience, JM&A Group’s inter-related companies sold over 2.3 million vehicle-related service and maintenance contracts in 2006. JM&A Group is a division of JM Family Enterprises, Inc. (JM Family) ([www.jmfamily.com](http://www.jmfamily.com)) of Deerfield Beach, Fla., an \$11.1 billion diversified automotive company ranked by *Forbes* as the 18th largest privately owned company in the U.S. For nine consecutive years, JM Family has been ranked by a survey in FORTUNE® as one of the 100 Best Companies to Work For. It is also currently ranked No. 9 on the *InformationWeek* 500 list of leading technology innovators, its fifth consecutive year on the list.

\* *JD Power and Associates 2004 Dealer Service Contract Satisfaction Study.SM Study based on 3,153 dealer evaluations. www.jdpower.com*

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