

# Finance Company Directory

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## AC AUTOPAY

AC AUTOPAY's acquisition program assists auto loan originators better manage their consumer auto loan portfolios, primarily through the "Bulk Acquisition" of auto portfolios along with custom "Payment Stream" and "Floor Plan" financing options. Unlike other acquisition companies that only purchase performing accounts, AC AUTOPAY has the flexibility to price and purchase all accounts in your portfolio, regardless of status. AC AUTOPAY purchases portfolios from credit unions, banks, independent finance companies and dealerships nationwide.

For more information, contact Ken Terkel at (720) 961-4074, email [kterkel@acinvest.com](mailto:kterkel@acinvest.com) or visit [www.autopay.com](http://www.autopay.com).

## Ace Motor Acceptance Corp – AMAC

AMAC's trademarked Buy Here Pay Here in a Box™ program is an all inclusive solution for dealers looking to grow or enter the BHPH business. The program provides a Line of Credit for financing receivables, floorplanning for inventory, free online access to data management software including comprehensive management reporting, and several more value added services. In addition AMAC offers sub-prime financing for retail dealers.

Visit our Website: [www.acemotoracceptance.com](http://www.acemotoracceptance.com)

Phone: 704.882.7100 Ext 7509

## AFS Acceptance

AFS Acceptance is an established, full-service auto finance company serving franchise and independent car dealers' subprime financing needs since 1996. The company's tiered program, specializing in open bk's, equity deals and everything in between, gives dealer partners a complete set of pricing options. With dedicated account managers providing responsive guidance and support, AFS helps its Dealer Partners fund contracts quickly and sell more automobiles. Based in Fort Lauderdale, AFS services the following states: Al., Az., Ca., Co., Fl., Ga., Id., Ill., In., Ky., La., Md., Mi., Mn., Mo., Nj., Nm., Nc., Oh., Ok., Or., Pa., Sc., Tn., Tx., Ut., Va. and Wa.

Visit [www.afsacceptance.com](http://www.afsacceptance.com) for more information, or call 1-877-223-3254 and have some fun with the AFS team!

## American Credit Acceptance

American Credit Acceptance (ACA) is a complete sub-prime automotive finance company providing capital solutions to dealer partners across the nation. ACA offers point of sale financing, lines of credit and bulk purchases. Our line of credit and bulk purchase services are offered through Spartan Financial Partners. ACA starts with a common sense lending approach for our dealer partners and end with an affordable payment program for our customers. We strive to be the leading provider of financial solutions in the sub-prime automotive market.

Contact Our Team Today at 866-202-6912 or visit [www.americancreditacceptance.com](http://www.americancreditacceptance.com)

## Automotive Credit Corp.

26261 Evergreen Road; Ste. 300  
Southfield MI 48076

[www.automotivecredit.com](http://www.automotivecredit.com)

Main Contact: Dan Boes - Vice President of Sales and Marketing  
[dboes@automotivecredit.com](mailto:dboes@automotivecredit.com)

## **Auto Use**

45 Haverhill Street, Andover, MA 01810

Auto Use offers Floorplan Financing on a national basis and Sub Prime Retail Financing in selective states. For more information on either product we invite you to call our dealer development team at (800) 737-9780 or visit our website [www.autouse.com](http://www.autouse.com)

## **Blackhawk Finance**

Operating in the following states: IL, IN, MI, MO

2340 S River Rd., Suite 400

Des Plaines, IL 60018

[www.blackhawkautofinance.com](http://www.blackhawkautofinance.com)

## **Capital One Auto Finance**

(800) 543-8085

## **Challenge Financial Services, Capital Group**

We provide capital to “Buy-Here, Pay-Here” dealers and Independent Finance Companies. Our competitive bulk purchase program is simple and straight forward. Our mission is to create a mutually dependent partnership that allows our clients to accelerate profits through the sale of their “In-House Loans”.

Contact J.Danny Rodas, V.P. Marketing and Business Development

Direct 877-591-2792 ext 913, Cell 714-768-7632

Email [danny@cfsnow.com](mailto:danny@cfsnow.com)

[www.cfs-capitalgroup.com](http://www.cfs-capitalgroup.com)

## **Chase Auto Finance**

(800) 223-5050, [www.chase.com](http://www.chase.com)

## **Columbus Finance Inc.**

3050 East Main Street, Columbus, OH 43209

(614) 236-854, (614) 236-5590

[www.columbusfinance.com](http://www.columbusfinance.com)

## **Consumer Portfolio Service**

Since 1991 CPS has been providing franchise and independent dealers with consistent and profitable subprime solutions. Our 7 proven programs offer generous advances and cover a wide spectrum of credit including thin files, low FICO's, open CH 7's, recent repos, and delinquent mortgages. Visit our website at [www.hityournumbers.com](http://www.hityournumbers.com) or call 800-304-6812 to see how at CPS, *We approve more people so you can sell more cars!*

## **Credit Acceptance Corp.**

(800) 873-0512

[www.creditacceptance.com](http://www.creditacceptance.com)

## **DealerTrack**

(888) 853.9402, [www.dealertrack.com](http://www.dealertrack.com)

## **Diamond Finance Co., Inc.**

50 Jericho TPKE, Suite 200

Jericho, NY 11753, (888) 536-6500

## **Equity Auto Finance**

2718 W. Oakland Park Boulevard  
Fort Lauderdale, FL 33311  
(800) 683-1095  
[www.equityautofinance.com](http://www.equityautofinance.com)

## **Exeter Finance Corp.**

Exeter Finance Corp. is a specialty auto finance company headquartered in Irving, Texas. We work with thousands of franchised and independent dealers across the country to offer credit-challenged consumers the opportunity to finance a vehicle as well as take advantage of tools such as a free financial education course. Our commitment to dealers and consumers has resulted in rapid growth and expansion since being founded in 2006.

Learn more at [www.exeterfinance.com](http://www.exeterfinance.com)

## **1st Investors Financial Services Group**

(866) 889-6495, [www.fifsg.com](http://www.fifsg.com)

## **Flagship**

Flagship is a nationally licensed, full-service subprime auto lender and loan servicer. Flagship purchases loans from a large assortment of Franchise and well-established Independent dealers across the United States. Its core management team has been originating indirect auto loans for nearly 30 years and is committed to providing the highest level of service and value for its dealers.

For more information: Visit [www.flagshipacc.com](http://www.flagshipacc.com) or call 1-800-707-0114

## **Friendly Finance Corp.**

6340 Security Blvd., Suite 200  
Baltimore, MD 21207  
(800) 872-2877

## **Global Lending Services, LLC**

Doing business in 47 states (not in HI, NY or Alaska). Operation facilities in Greenville, SC, Atlanta, GA and Phoenix, AZ.  
[www.gslc.com](http://www.gslc.com)

## **GO Financial**

GO Financial is a subprime lending program that provides underwriting, financing, and collections. Dealers receive up-front capital and a share of the payment stream. The interactive GO Portal provides instant approvals and flexible deal structures. GO has no sign-up fees and loans are non-recourse. Call 888-GO-Financial or visit [www.gofinancial.com](http://www.gofinancial.com).

## **LOBEL FINANCIAL**

Lobel Financial is a sub-prime to non-prime auto finance lender, providing dealers instant online approvals 24/7, with local branch service and support. With over 35 years of auto-financing experience, Lobel Financial provides both independent and franchise dealerships the tools they need, and the flexibility to approve most customers that visit their dealership. Doing business in many states. Call or click for more information: 800-871-8051 or [www.lobelfinancial.net](http://www.lobelfinancial.net).  
Corporate website [www.lobelfinancial.com](http://www.lobelfinancial.com)

## MarkOne Financial

MarkOne Financial is a specialty finance company that purchases auto loans from both franchise and independent dealerships and delivers quality service to our retail customers. We are relationship driven with our auto dealerships by providing competitive loan programs and exercising consistency in our buying decisions and flexibility in meeting the dealer's needs when warranted. The Company currently purchases consumer auto loans from dealerships in Florida, Georgia, South Carolina, North Carolina, Virginia, Tennessee, Ohio, Indiana, Pennsylvania, Maryland and Delaware. The headquarters for MarkOne Financial is Jacksonville, Florida. For more information call 855-MarkOne or visit us online at [www.mark1financial.com](http://www.mark1financial.com).

## Pelican Auto Finance, LLC

Pelican Auto Finance, LLC specializes in the underwriting and purchase of deep sub-prime automotive retail installment contracts. Operating out of San Diego, CA and Chadds Ford, PA, Pelican's senior management team has over 60+ years in the sub-prime automobile finance space. Pelican Auto Finance, LLC, founded in February 2013 includes all senior management and employees of a predecessor company, Pelican Resource Group, LLC ("PRG"). Founded in 2009, PRG established a successful track record of providing dealership financing solutions in the deep subprime space. For more information, visit [www.pelicanaf.com](http://www.pelicanaf.com).

## Prestige Financial

Since 1994, Prestige has been helping dealers around the country to rewrite the definition of "success" in special finance, by offering: no minimum score and no minimum down requirements generous advances and low fees open 7, open 13, and double bankruptcy fundings live buyers for make-sense approvals automatic rate drops for good customers. Prestige currently partners with franchised dealerships and select independents in the following states: AL, AZ, CO, GA, IA, ID, IL, IN, KS, KY, MD, MO, MT, NM, OH, OR, TN, TX, UT, VA, WA, WI, and WY. For more information, visit [GoPFS.com](http://GoPFS.com) or call 1 (800) 98 GoPFS

## RoadLoans.com

RoadLoans.com is a direct-to-consumer product of Santander Consumer USA Holdings Inc. (NYSE: SC) that provides auto financing and refinancing, as well as informative tools that help with the car-buying process. Those tools include mobile apps, finance calculators, a dealer network, car reviews and resources, and an auto finance glossary.

Headquartered in Dallas, Texas, RoadLoans.com has helped shoppers of all credit types get instant decisions and pre-approvals for auto loans since 1997.

For more information call (888) 276-7202 or visit [www.roadloans.com](http://www.roadloans.com).

## RouteOne

(866) 933-0663 or [www.routeone.com](http://www.routeone.com)

## Skopos Financial

Skopos Financial makes tough, deep subprime auto loans easier to finance for franchise dealers nationwide. Leveraging its sophisticated, patented iLender technology and visionary management team, Skopos provides a streamlined process for dealers to finance customers with credit scores of 600 and below.

For more information: Call 214.520.4600 or visit [www.skoposfinancial.com](http://www.skoposfinancial.com).

## Southern Auto Finance Company

SAFCo is licensed in the following states: Alabama, California, Colorado, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Michigan, Mississippi, Missouri, Minnesota, New Mexico, New Jersey, North Carolina, Ohio, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas and Virginia.

For more information, check our website at [www.GoSAFCo.com](http://www.GoSAFCo.com)

## **Spartan Financial Partners**

Spartan Financial Partners specializes in providing capital solutions for BUY HERE PAY HERE dealers and Independent Auto Finance companies. We accomplish this in two ways by Bulk Acquisitions and Lines of Credit. Through a Bulk Acquisition, we purchase all or a portion of a dealer's portfolio; this allows for a quick cash injection into the dealer's business. Whereas, a Line of Credit is secured by the dealer's auto receivables; this allows for portfolio growth while the dealer continues to service their customers. Our goal is to understand each client's capital needs and provide a customized solution to match their objective.

For more information, Contact Our Team Today 855-233-3605 or visit [www.spartan-partners.com](http://www.spartan-partners.com)

## **Trac Lending LLC**

4839 Carrington Circle, Sarasota, FL 34243

Phone: (877) 964-TRAC (8722) ext 701

Fax: (877) 965-TRAC (8722)

[slevin@trac11.com](mailto:slevin@trac11.com)

[www.traclending.com](http://www.traclending.com)

## **United Auto Credit**

A program for EVERY customer, and a common sense decision on EVERY deal. Nonprime financing since 1996. United Auto Credit – Driven to make a difference. Don't miss another deal—contact us today!

1071 Camelback, Ste. 100

Newport Beach, CA 92660

866-300-5053

[www.upfc.com](http://www.upfc.com) or [Marketing@unitedautocredit.net](mailto:Marketing@unitedautocredit.net)

## **Vehicle Acceptance Corporation**

Available in the following states:

AL, AR, AZ, CA, CO, FL, GA, HI, IA, IN, MS, NC, NM, NV, OH, OK, PA, TN, TX and VT

[www.VACorp.com](http://www.VACorp.com)

## **Veros Credit**

Veros Credit is a privately held automotive finance company that specializes in the acquisition of non-prime and sub-prime motor vehicle retail installment contracts from franchise and independent automobile dealers. Veros Credit, headquartered in Santa Ana CA, has been operating for over 20 years and has branch locations throughout CA, and nationwide coverage via the Veros Credit sales team which provides local personalized service.

For more information please email [dealers@veroscredit.com](mailto:dealers@veroscredit.com) or visit [www.veroscredit.com/dealers.html](http://www.veroscredit.com/dealers.html).

## **Wells Fargo Auto Finance**

(800) 559-3957

[www.WellsFargoAutoFinance.com](http://www.WellsFargoAutoFinance.com)

## **Wells Fargo Dealer Services**

Wells Fargo Dealer Services is one of the nation's leading auto finance lenders and the #1 used car lender. With regional offices serving 47 states, we offer an integrated financial services solution designed for the dealer community. We provide a broad credit spectrum of lending to the auto industry, real estate and floorplan financing, and an array of commercial banking services through Wells Fargo Bank, N.A. We offer F&I aftermarket products and services through Warranty Solutions®, a member of the Wells Fargo family of companies. Wells Fargo Dealer Services has relationships with over 11,000 auto dealers.

To learn more about Wells Fargo Dealer Services, please visit us at [wellsfargodealerservices.com](http://wellsfargodealerservices.com).

## **Westlake Financial Services**

Westlake is a full-spectrum auto finance company, providing dealers instant online approvals with local rep support. With over 25 years of auto-financing experience, Westlake gives both independent and franchise dealerships the tools needed to easily finance every customer that walks into the showroom. Doing business in all 50 states!

Call or click for more information: 888-8-YES-YES /[westlakefinancial.com](http://westlakefinancial.com).

## **Wisdom Financial**

Wisdom Financial is a subprime sales finance company based in Great Neck, NY and is licensed/authorized to conduct the business of originating automobile loans sourced from a network of dealerships located in selected states across the United States of America. Wisdom's niche includes but not limited to: (1) approving customers with previous BKs, auto-chargeoff, prior repossession and foreclosure; self-employed; first-time buyers; zero credit score, and (2) financing current model year and older vehicles up to 12 years old; up to 150,000 miles; rebuilt salvage; lemon law buyback; TMU.

For more information, visit [www.wisdomfinancials.com](http://www.wisdomfinancials.com) or contact us at (516) 829-7570.