



Powered by ENGS Commercial Finance Co.

April 2021

ENGS
commercial finance co.

since 1952

A MEMBER OF MITSUBISHI HC CAPITAL GROUP



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PROPEL OVERVIEW:

ENGS Commercial Finance Co. (“ENGS”) delivers a complete self-service approach to view all your financing transactions.

The PROPEL system is your single pane to get real-time access to all business being transacted with ENGS. In this secure, online environment, you can submit new credit apps, view the real-time status of your applications, and interact with ENGS completely online.

From application submission, to approval, transaction documents to funding. You can always see where your transaction is at.

Additionally, with dashboard reporting, ENGS gives you a complete summary view of your in-process and completed transaction. Once funded, ENGS gives you a view into expiring contracts to ensure you leverage your customer relationship to offer additional equipment.

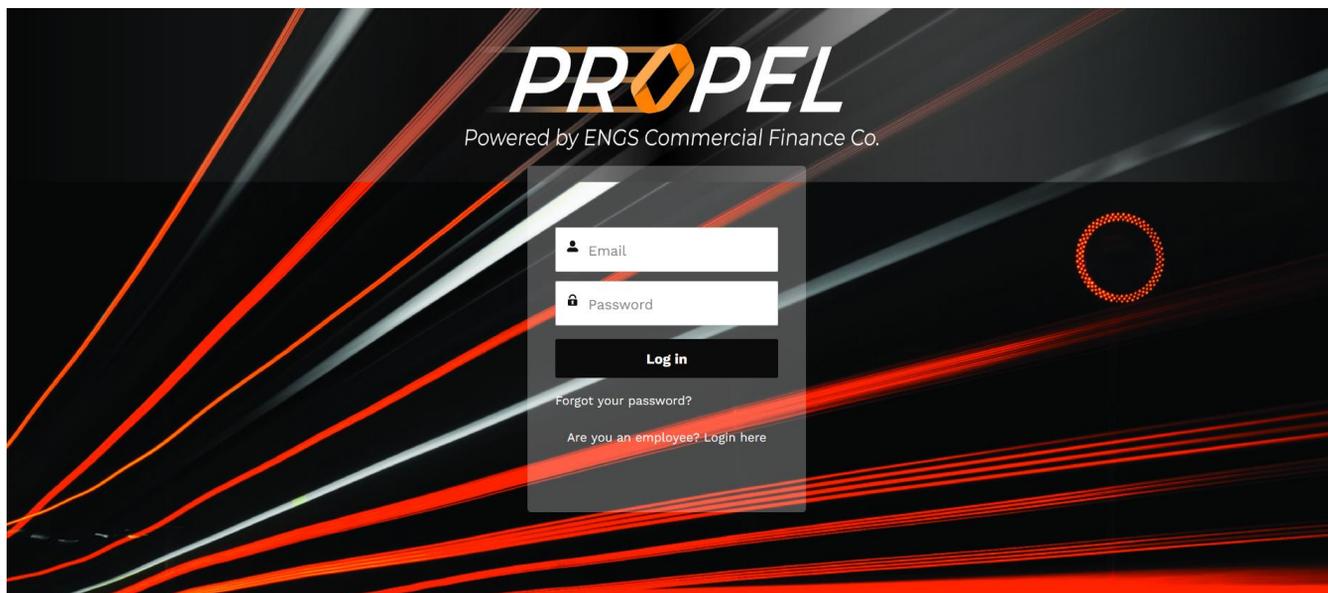
ENGS is committed to Service First. Delivering industry leading service and technology, the Dealer Community is just the latest tool we offer to our business partners.

LOGIN:

The PROPEL system is securely accessed thru any internet browser by entering the following URL:

<https://engsfinance.force.com/TransportationCommunity/s/>

Each user has their own Login Credentials; Email and Password

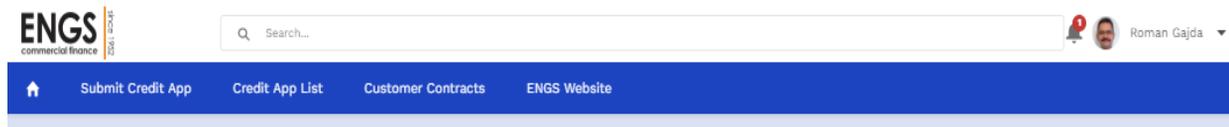


Enter your Email and Password and click the Log in button to access the system.

If there is a need to reset your Password, click the Forgot your password? Link under the Log in button.

LOGIN:

Once you have logged in, you will see your name in the upper right corner of the screen.



The system will keep you logged in with no activity for 2 hours.

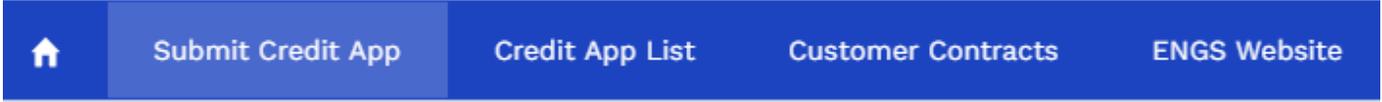
After that time you will be prompted to log back in. Please adhere to best practices of locking your computer or logging out when not working in the Dealer Community.

To Logout, simply click on the down arrow **Roman Gajda** next to your name and select the 'Logout' option.

Should you have any problem logging in, click on the 'Forgot your password?' prompt on the Login Screen. This will allow you to request a secure email link to change your password.

NEW CREDIT APPLICATION:

At the top of the screen you will see the 'Submit Credit App' option.



Clicking on this button will launch an interactive Credit App that you can complete online. Required fields are indicated with an (*) asterisk.

A screenshot of the ENGS Credit Application form. The form is divided into several sections: 'Business Information' (with fields for Company Type, State of Incorporation, Company Name, Federal Tax ID, Dealer City, Principal Name, Suffix, Phone, Email, Ownership %, Business Address, Years in Business, Years as Equipment Owner, # of Trucks Owned/Leased, and Industry); 'Loan Request' (with fields for Amount Requested, Requested Term (Months), and Requested Down Payment, plus a text area for Loan Request Notes); 'Upload Docs' (with a list of required documents and an 'Attach Document' section with 'Upload Files' and 'Or drop files' buttons); and 'Credit Authorization' (with a checkbox for agreement and a 'Submit Application' button). The ENGS logo is in the top left corner of the form area.

NEW CREDIT APPLICATION:

The Credit App is split into six sections of information.

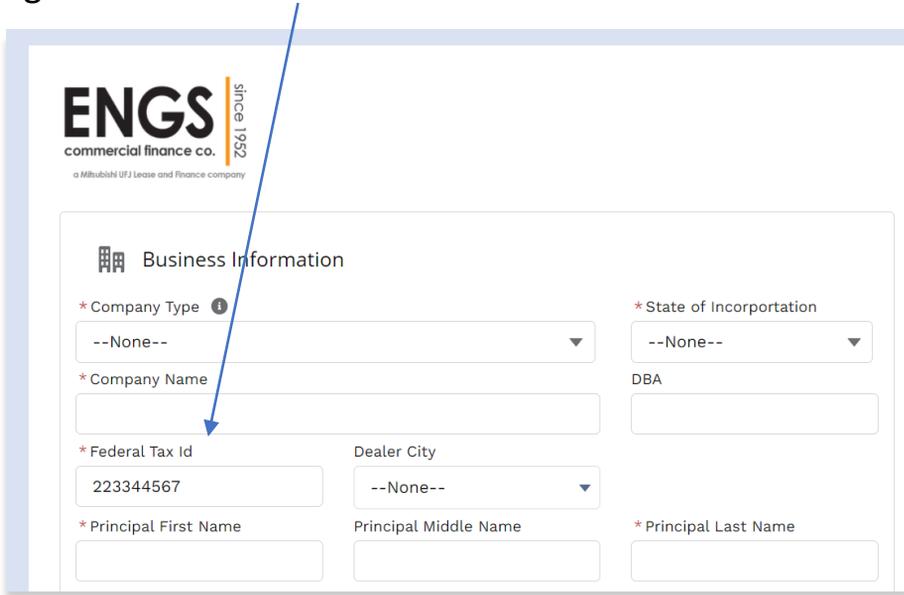
Business Information: This section captures the details of the entity applying for financing. Any field with a down arrow ▼ has drop down list associated with it for ease of entry.

 **Business Information**

* Company Type ⓘ --None-- ▼	* State of Incorporation --None-- ▼	
* Company Name <input type="text"/>	DBA <input type="text"/>	
* Federal Tax Id <input type="text"/>	Dealer City --None-- ▼	
* Principal First Name <input type="text"/>	Principal Middle Name <input type="text"/>	* Principal Last Name <input type="text"/>
Suffix --None-- ▼		
* Phone ###-###-####	* Email <input type="text"/>	Ownership % <input type="text"/>
Enter Business Address <input type="text"/>		
Years in Business <input type="text"/>	Years as Equipment Owner <input type="text"/>	# of Trucks Owned/Leased <input type="text"/>
Industry --None-- ▼		

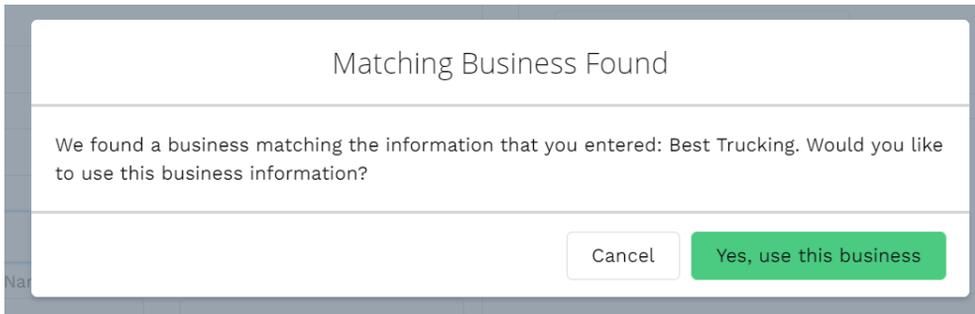
NEW CREDIT APPLICATION:

Business Information – Repeat ENGS Customer: If you are filling out a Credit App for a repeat ENGS Customer, click into the ‘Federal Tax Id’ field and enter the returning customer’s Tax Id.



The screenshot shows the ENGS commercial finance co. logo at the top left, with the text 'since 1952' and 'a Mitsubishi UFJ Lease and Finance company' below it. The main heading is 'Business Information'. The form contains several fields: '* Company Type' (dropdown menu with '--None--'), '* State of Incorporation' (dropdown menu with '--None--'), '* Company Name' (text input), 'DBA' (text input), '* Federal Tax Id' (text input with '223344567'), 'Dealer City' (dropdown menu with '--None--'), '* Principal First Name' (text input), 'Principal Middle Name' (text input), and '* Principal Last Name' (text input). A blue arrow points from the text above to the 'Federal Tax Id' field.

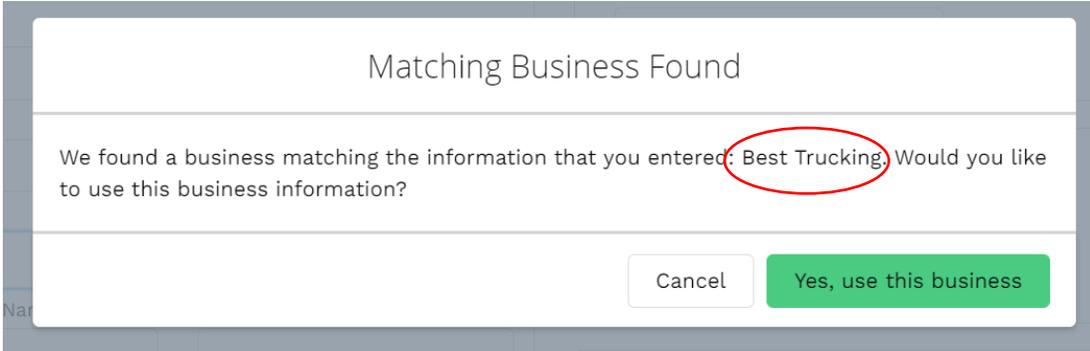
Tab out of the ‘Federal Tax Id’ field and a search will be executed. The search will return ‘Matching Business Found’ in a separate pop-up window.



The pop-up window has a title bar that says 'Matching Business Found'. Below the title bar, the text reads: 'We found a business matching the information that you entered: Best Trucking. Would you like to use this business information?'. At the bottom right of the window, there are two buttons: a white 'Cancel' button and a green 'Yes, use this business' button.

NEW CREDIT APPLICATION:

Business Information – Repeat ENGS Customer:



The 'Matching Business Found' window lists the Customer that was located.

If this is the Customer you are submitting the new application for, click the

green button

Yes, use this business

PROPEL will populate the information for this customer into the Business Information section of the Credit App.

If the 'Matching Business Found' is not who you are completing the Credit App for, click the white button

This will allow you to continue entering the Credit App.

Please note, if there was a Tax Id match in PROPEL, but not the customer you are entering, please review the Tax Id for errors.

NEW CREDIT APPLICATION:

Business Information – Repeat ENGS Customer:

Clicking the Yes, use this business will populate the Business Information

 Business Information

<p>* Company Type ? <input type="text" value="Corporation"/></p>	<p>* State of Incorporation <input type="text" value="IN"/></p>
<p>* Company Name <input type="text" value="Best Trucking"/></p>	<p>DBA <input type="text"/></p>
<p>* Federal Tax Id <input type="text" value="223344567"/></p>	<p>Dealer City <input type="text" value="--None--"/></p>
<p>* Principal First Name <input type="text"/></p>	<p>Principal Middle Name <input type="text"/></p>
<p>Suffix <input type="text" value="--None--"/></p>	<p>* Principal Last Name <input type="text"/></p>
<p>* Phone <input type="text" value="317-492-8500"/></p>	<p>* Principal Title <input type="text" value="President"/></p>
<p>Ownership % <input type="text"/></p>	<p>Cell Phone <input type="text" value="###-###-####"/></p>
<p>* Business Address <input type="text" value="4790 West 16th Street, Indianapolis, IN, USA"/></p>	<p>* Email <input type="text" value="bob@netzero.net"/></p>
<p>Years in Business <input type="text" value="35"/></p>	<p>Years as Equipment Owner <input type="text" value="0"/></p>
<p>Industry <input type="text" value="--None--"/></p>	<p># of Trucks Owned/Leased <input type="text" value="14"/></p>

Please review the information that populates. You can update information, as necessary.

Please note: Principal Name needs to be entered to capture the current applicant. With the potential of multiple signers, this field does not populate automatically.

NEW CREDIT APPLICATION:

Guarantors: This section captures the details of the corporation or individual that is guaranteeing this application for financing. If more than one Guarantor is being entered, click the '+ Add Guarantor' button to enter additional persons. By selecting Guarantor Type of Corporate will show the screen below.

 Guarantors

GUARANTOR 1

*Type

*Company Type

*Company Name

DBA

*First Name Middle Name *Last Name

Suffix

*Federal Tax Id *Phone *Email

 Remove

NEW CREDIT APPLICATION:

Guarantors: By selecting the Guarantor Type of Personal the screen will change to the image below, allowing for individual information entry. If more than one Guarantor is being entered, click the '+ Add Guarantor' button to enter additional persons.

 Guarantors

GUARANTOR 1

*Type

DBA

*First Name Middle Name *Last Name

Suffix

*SSN *Phone *Email

Birthdate (enter birthdate as MM/DD/YYYY or Jan 1, 2019)

NEW CREDIT APPLICATION:

Equipment: This section captures the details of the specific equipment being financed.

The screenshot shows a web form titled "Equipment". At the top left is a gear icon and the word "Equipment". Below this is a blue button with a plus sign and the text "+ Add Equipment". The form is divided into sections. The first section is labeled "EQUIPMENT 1" and contains a red asterisk followed by the label "* Description". Below this is a text input field with the placeholder "Enter Make and Model". To the right of this field are two smaller input fields labeled "Make Name" and "Last Name", and a dropdown menu labeled "Year" with "2019" selected. Below these are three more input fields: "* Cost Per Unit", "* Quantity", and "Condition". The "Condition" field is a dropdown menu with "--- None ---" selected. Below these fields is an "Address" section with a checkbox labeled "Same as business address". Below the checkbox is a text input field with the placeholder "Enter Address" and a location pin icon. At the bottom left of the form is a trash can icon and the word "Remove". At the bottom right is a blue button with a plus sign and the text "+ Add Equipment".

By clicking in the Equipment Description box and starting to type, the system will prompt for possible entries you can select from. If a selection is not in the dropdown you can type your entry.

This screenshot shows a close-up of the "EQUIPMENT 1" section. It features a red asterisk and the label "* Description". Below this is a text input field containing the text "KENW". A dropdown menu is open below the input field, displaying four suggestions: "KENWORTH - C500B - BUCKET/CRANE TRUCK", "KENWORTH - C500B - CABOVER TRACTOR", "KENWORTH - C500B - CAR CARRIER", and "KENWORTH - C500B - DAY CAB TRACTOR".

If more than one type or model of equipment is being financed, click the '+ Add Equipment' button to enter additional equipment.

CREDIT APPLICATION – Reference

Reference: This section captures the additional details of the applicant’s business history. This section can capture both the Haul/Work and or Bank/Credit References. This is not a required section on the application, but if entering information, the minimum required fields are designated with the red asterisks.

 Reference

[+ Add Reference](#)

REFERENCE #1

* Type

[Haul/Work](#) [Bank/Credit](#)

* Business Reference Name	Primary Contact	Contact Phone No.
<input type="text"/>	<input type="text"/>	<input type="text" value="###-###-####"/>
% of Revenue	No. of Years Providing Service	Goods Hauled
<input type="text"/>	<input type="text"/>	<input type="text"/>

[Remove](#)

[+ Add Reference](#)

CREDIT APPLICATION – Reference

The Haul/Work Reference is the default selection when you open the window.

Here you can list any Haul/Work information the Applicant has supplied.

By clicking the again, a 2nd Haul/Work Reference can be added.

 Reference

REFERENCE #1

* Type

* Business Reference Name	Primary Contact	Contact Phone No.
<input type="text"/>	<input type="text"/>	<input type="text" value="###-###-####"/>
% of Revenue	No. of Years Providing Service	Goods Hauled
<input type="text"/>	<input type="text"/>	<input type="text"/>

CREDIT APPLICATION – Reference

The Bank/Credit Reference can be selected by clicking on that option at the Reference Type. The selection will highlight, and the fields will change as shown below.

Here you can list any Bank/Credit information the Applicant has supplied.

By clicking the again, a 2nd Bank/Credit Reference can be added.

 Reference

REFERENCE #1

* Type

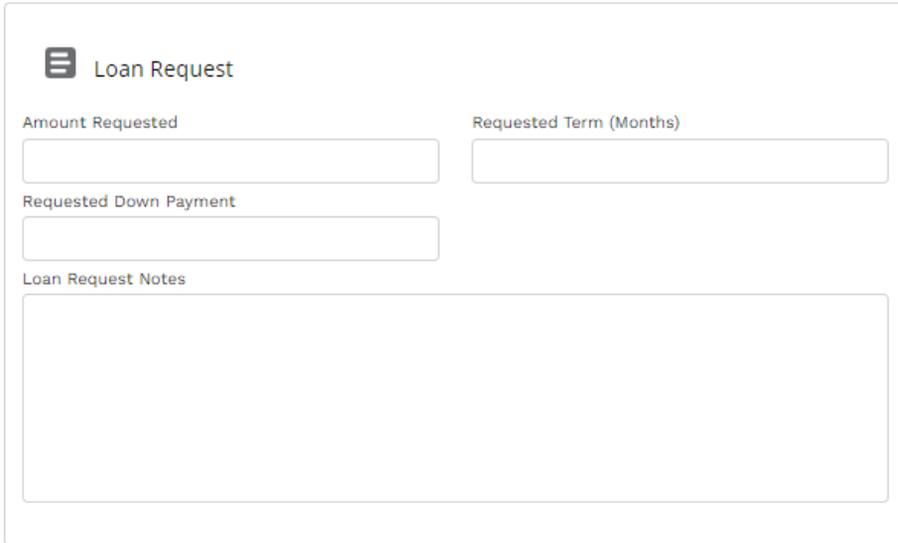
* Bank Name Account Number

Bank Contact Name Bank Contact Phone No. Balance

 Remove

NEW CREDIT APPLICATION:

Loan Request: This section captures the details of the financing transaction. Requested Amount and Requested Term will enhance accurate quoting. Any additional instructions can be captured in the Notes field.



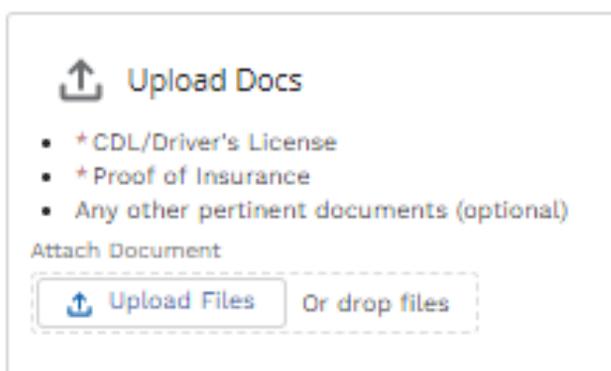
The screenshot shows a form titled "Loan Request" with a hamburger menu icon to the left. The form contains four input fields: "Amount Requested" and "Requested Term (Months)" are side-by-side at the top; "Requested Down Payment" is below "Amount Requested"; and "Loan Request Notes" is a large text area at the bottom.

Please note at the bottom of the application there is a spot to upload documents as attachments. Your notes can reference an uploaded document.

NEW CREDIT APPLICATION:

Upload Docs: This section enables you to submit any pertinent documents that support the application. Quotes, proposals, invoices, copies of drivers' license and insurance can be submitted with the application.

You can either 'drag and drop' files to this section from your computer or click the 'Upload Files' button to search your computer for specific files.



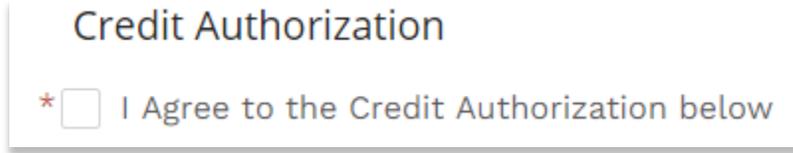
The screenshot shows a user interface for uploading documents. At the top, there is an upward-pointing arrow icon followed by the text "Upload Docs". Below this, there is a bulleted list of document types: "* CDL/Driver's License", "* Proof of Insurance", and "Any other pertinent documents (optional)". Underneath the list, the text "Attach Document" is displayed. At the bottom, there is a dashed-line box containing a button with an upward-pointing arrow icon and the text "Upload Files", followed by the text "Or drop files".

All documents will be uploaded directly to the Credit App and will be accessible by the ENGS back-office.

NEW CREDIT APPLICATION:

Credit Authorization: This final step of submitting a credit app is authorizing the credit review for the parties listed in the application.

The check box for Credit Authorization is required.

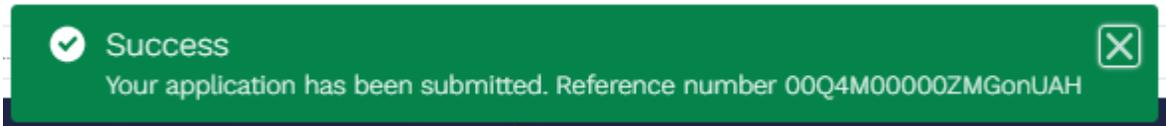


Credit Authorization

* I Agree to the Credit Authorization below

The final step is clicking the  button at the bottom of the page.

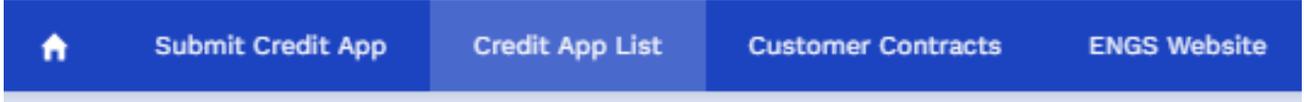
A confirmation message will appear at the top of the page.



The application will be processed through ENGS back-office and all progress will be visible in real-time thru the Dealer Portal.

CREDIT APP LIST:

At the top of the screen you will see the 'Credit App List' option.



Clicking on this button will launch an interactive view of Credit Apps you have access to online.

Credit Apps
Recently Viewed

5 Items • Updated a few seconds ago

Search this list...

Transa...	Account Name	Stage	Close Date	Fundi...	Contr...	Amou...	Dealer Account
1 205267	Bob's Fresh Fruit	20 - Credit Analysis	4/7/2020				UNIVERSAL EQUIPMENT DEALER, CO.
2 205188	Big Truck Transport, Inc.	40 - Docs Gen	4/15/2020		85189		UNIVERSAL EQUIPMENT DEALER, CO.
3 205353	Metal Machining, Inc.	80 - Funded	5/7/2020				UNIVERSAL EQUIPMENT DEALER, CO.
4 205257	CROSS COUNTRY TRUCKING, LLC	40 - Docs Gen	4/13/2020		85258		UNIVERSAL EQUIPMENT DEALER, CO.
5 205275	Big Truck Transport, Inc.	20 - Credit Analysis	4/7/2020				UNIVERSAL EQUIPMENT DEALER, CO.

The default Credit App list is 'Recently Viewed' credit apps. From here you can drill into further details.

By clicking on the 6-Digit **Credit App Number**, you will launch the individual Credit App detail.

By clicking on the **Account Name**, you will launch the Account record and see all your activity with that Customer Account.

CREDIT APP LIST:

The Credit App view will show all pertinent details of the transaction with a current stage of the processing.

The screenshot displays the 'Credit App' interface for transaction 205188. At the top, there are action buttons: '+ Follow', 'Modify Approval', 'Generate Revised Approval', and 'Generate Loan Documents'. Below this, key information is presented in a grid:

- Account Name: [Big Truck Transport, Inc.](#)
- Close Date: 4/15/2020
- Total Financed Amount: \$167,311.40
- Owner: [Roman Gajda](#)
- Salesrep Email: rgajda@engsfinance.com

The main content area is divided into two sections: 'DETAILS' and 'FEED'. The 'DETAILS' section provides a comprehensive overview of the transaction:

- Account Name:** [Big Truck Transport, Inc.](#)
- Contract ID:** 85189
- Close Date:** 4/15/2020
- Stage:** 40 - Docs Gen
- Dealer Account:** [UNIVERSAL EQUIPMENT DEALER, CO.](#)
- Dealer Sales Rep:** [BILL BLACK](#)
- Credit Analyst:** [Oliver Mayer](#)
- Credit Analyst Email:**
- Funding:**
 - Total Financed Amount: \$167,311.40
 - Total Equipment Cost: \$165,000.00
 - Term: 60
 - Customer Rate: 8.929000000%
 - Total Payment: \$3,467.34
- Transaction Number:** 205188

On the right side, there are three summary sections:

- Dealer Documents (3):** A table listing document titles and links to external storage (Salesforce).
- Equipment (1):** A table showing equipment details, including description, financed amount, and condition.
- Relationships (1):** A table showing relationships between accounts, contacts, and signers.

The Details section lists a summary of the transaction information.

The Dealer Documents section has links to the attached documents.

The Equipment section has the equipment details. Hovering over the link or clicking on it will expand to show the details.

CREDIT APP LIST:

The Account view will show all pertinent details of the Customer with a current list of; Contacts, Credit Apps and Contracts.

Account
Big Truck Transport, Inc.
+ Follow

Principal Address
1701 Bryant St
Denver, CO 80204
USA

Phone
303-649-9000

Website

Account Owner
 Roman Gaj...

Account Record Type
1. Customer Account

DETAILS FEED

▼ Account Information

<p>Business or Individual Business</p> <hr/> <p>Account Name Big Truck Transport, Inc.</p> <hr/> <p>Account E-Mail Address joed@aol.com</p> <hr/> <p>Cell Phone 303-649-9000</p> <hr/> <p>Home Phone</p> <hr/> <p>Company Type Corporation</p> <hr/> <p>Principal Address 1701 Bryant St Denver, CO 80204 USA</p>	<p>Parent Account</p> <hr/> <p>DBA</p> <hr/> <p>Account E-Mail Address 2</p> <hr/> <p>Date of Inc.  3/15/2000</p> <hr/> <p>Industry</p> <hr/> <p>Equipment Address 1701 Bryant St Denver, CO 80204 USA</p>
---	---



Google Maps



Google News



Google Search

 Related Contacts (1)

Contact N...	Email	Mobile	Phone
Joe Driver			

[View All](#)

 Relationships (0)

 Credit Apps (2)

Transactio...	Stage	Close Date	Total Finance...
205275	20 - Credit An...	4/7/2020	\$82,595.00
205188	40 - Docs Gen	4/15/2020	\$167,311.40

[View All](#)

 Contracts (0)

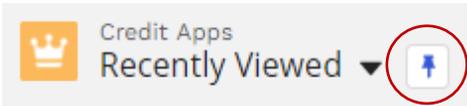
You can access Related Contacts, Credit Apps and Files linked to this Customer.

CREDIT APP LIST:

To enhance your experience in the PROPEL system, we have additional views of transactions to expedite your navigations of data:

- All Deals
- Declined Deals
- Funded Deals
- In-Process Deals
- Open Approval Deals

All views have the same drill thru capabilities from Credit App Number and Account Name.

The push pin button  next to the view name will keep that view selection as your standard view that appears.

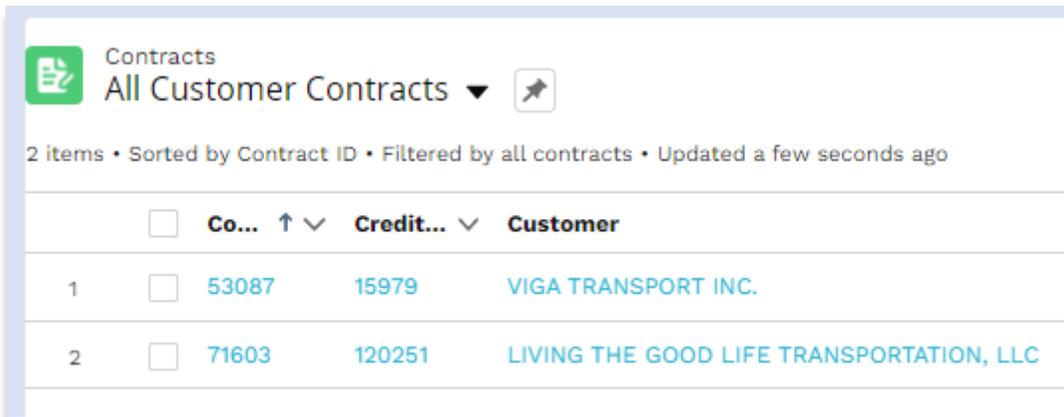
You can choose a different view and pin it to your dashboard.

CUSTOMER CONTRACTS:

At the top of the screen you will see the 'Customer Contracts' option.



Clicking on this button will launch an interactive view of Customer Contracts you have access to online.

A screenshot of a web interface showing a list of customer contracts. At the top, there is a green document icon, the word 'Contracts', and a dropdown menu set to 'All Customer Contracts'. Below this, it says '2 items • Sorted by Contract ID • Filtered by all contracts • Updated a few seconds ago'. The table below has columns for a checkbox, 'Co...', 'Credit...', and 'Customer'.

	<input type="checkbox"/>	Co... ↑ ▾	Credit... ▾	Customer
1	<input type="checkbox"/>	53087	15979	VIGA TRANSPORT INC.
2	<input type="checkbox"/>	71603	120251	LIVING THE GOOD LIFE TRANSPORTATION, LLC

The default Customer Contracts list is 'All Customer Contract'. From here you can drill into further details.

By clicking on the 6-Digit **Contract ID**, you will launch the individual Contract detail.

By clicking on the 6-Digit **Credit App Number**, you will launch the individual Credit App detail.

By clicking on the **Account Name**, you will launch the Account record and see all your activity with that Customer Account.

CUSTOMER CONTRACTS:

The Contract view will show all pertinent details of the transaction.

Contract
VIGA TRANSPORT INC.

New Contact New Lead

Amount Financed/Orig Loan Princ \$113,841.26 Maturity Date 8/1/2020 Termination Date Owner Bryan Anderson

DETAILS FEED

Contract ID 53087 Credit App 15979

Dealer UNIVERSAL EQUIPMENT DEALER, CO. Broker

Number of Payments 72 Customer Rate 10.57079%

Finance Product LOAN Termination Reason

Termination Date Amount Financed/Orig Loan Princ \$113,841.26

Start Date 8/1/2014 Maturity Date 8/1/2020

Days Delinquent 0 Date Delinquency Reported 7/24/2019 2:40 PM

Lease Plus Collateral (1)

Name	Manufacturer	Model	Equipment Ty...
2015 FREIG...	FREIGHTLINER	CORONADO C...	TRUCK

View All

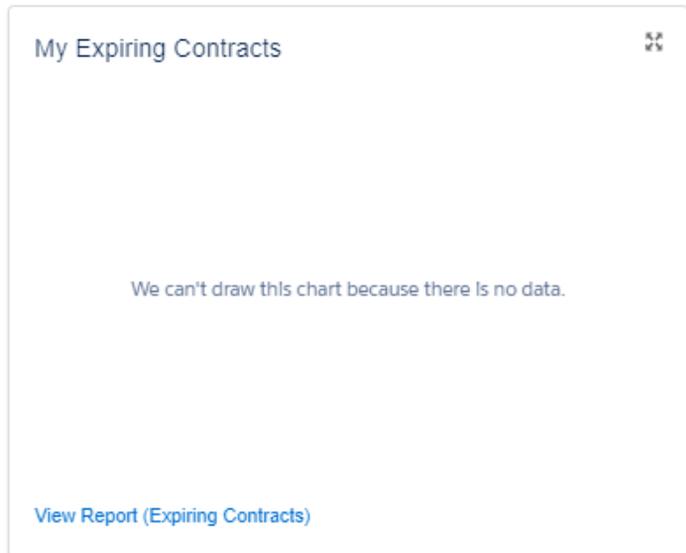
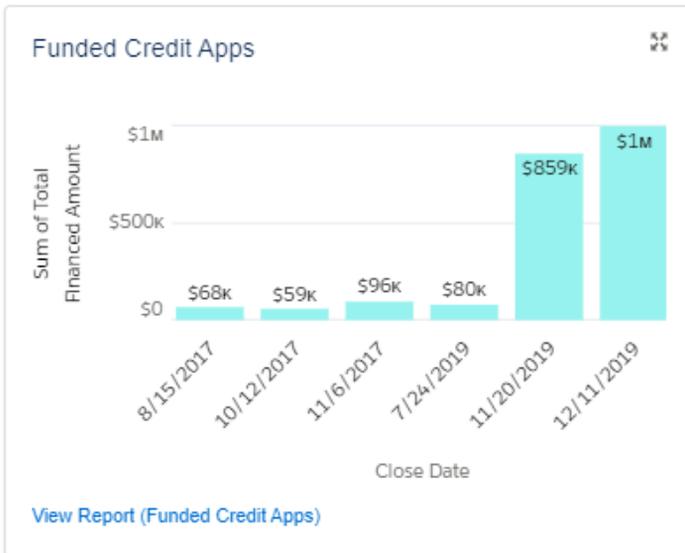
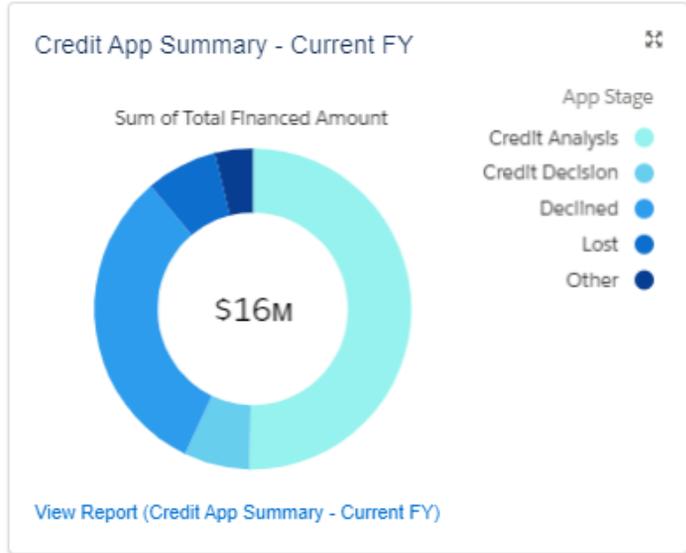
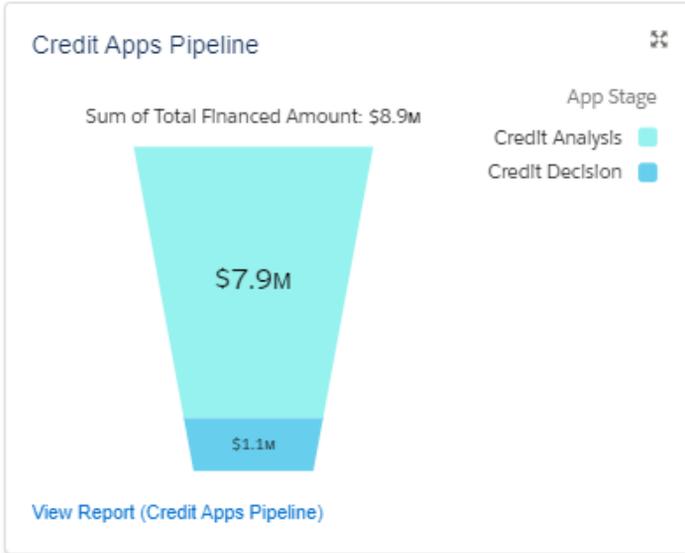
At the top of the screen you will see the Amount Financed and the Maturity Date.

The Details section lists a summary of the transaction information.

The Equipment section has the equipment details. Hovering over the link or clicking on it will expand to show the details.

DASHBOARD REPORTING:

Upon logging into the PROPEL system, you will see the Dashboard with key metrics showing your activity with ENGS.



DASHBOARD REPORTING:

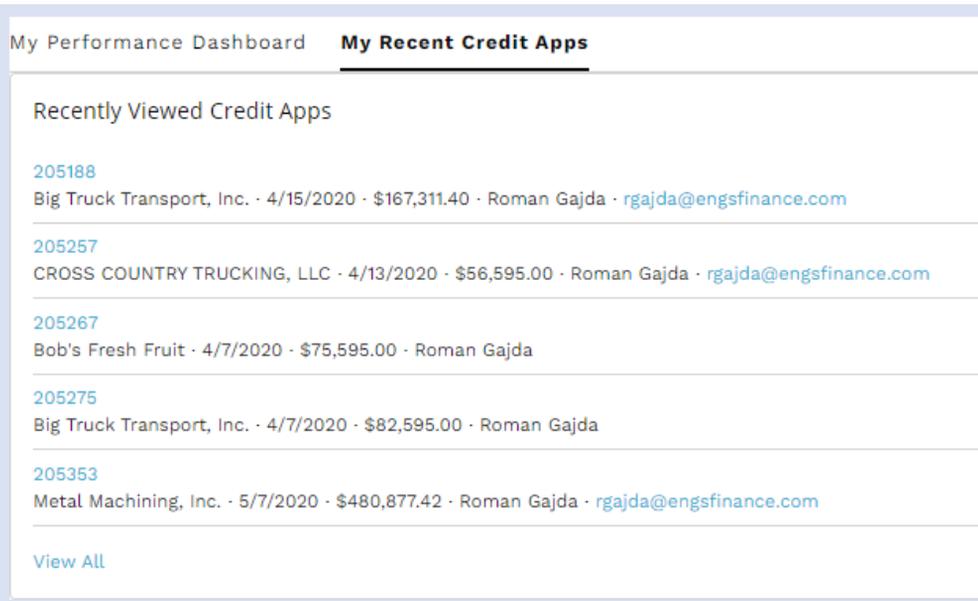
The header of the Dashboard allows you to toggle between two selections:



My Performance Dashboard My Recent Credit Apps

The My Performance Dashboard shows the four performance metrics windows setup to track your business.

The My Recent Credit Apps is similar to the details you would see from the Credit App List views in the top ribbon.



My Performance Dashboard **My Recent Credit Apps**

Recently Viewed Credit Apps

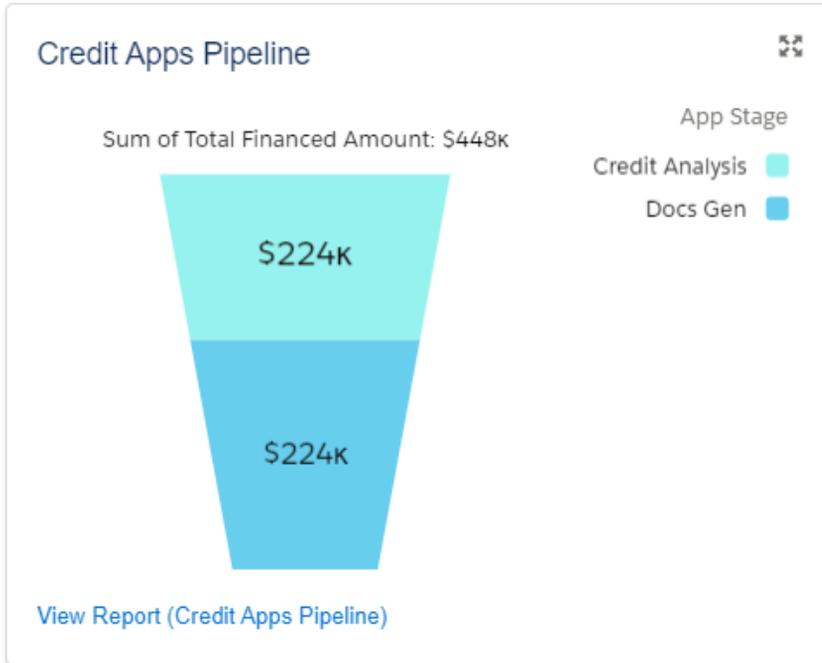
205188	Big Truck Transport, Inc. · 4/15/2020 · \$167,311.40 · Roman Gajda · rgajda@engsfinance.com
205257	CROSS COUNTRY TRUCKING, LLC · 4/13/2020 · \$56,595.00 · Roman Gajda · rgajda@engsfinance.com
205267	Bob's Fresh Fruit · 4/7/2020 · \$75,595.00 · Roman Gajda
205275	Big Truck Transport, Inc. · 4/7/2020 · \$82,595.00 · Roman Gajda
205353	Metal Machining, Inc. · 5/7/2020 · \$480,877.42 · Roman Gajda · rgajda@engsfinance.com

[View All](#)

This is a quick place to access recent credit apps and launch into the details by clicking on the 6-Digit Credit App number.

DASHBOARD REPORTING:

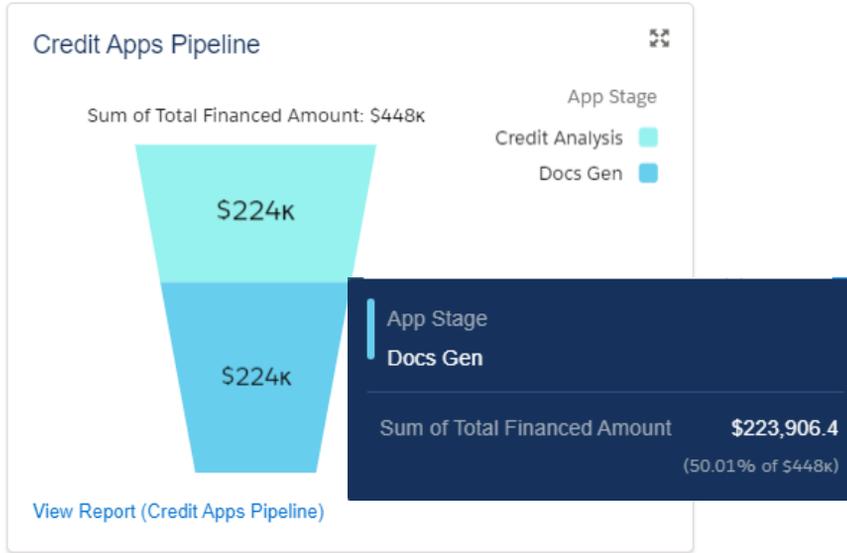
The Credit Apps Pipeline shows a funnel graph summarizing all in-process Credit Apps.



Each color in the graph represents a group of applications in a processing Stage. The Pipeline encompasses all Credit Applications from Credits processing thru Contracts.

DASHBOARD REPORTING:

By hovering your mouse over any colored section of the graph will launch a pop-up window showing the summary of that Status of Credit Apps.

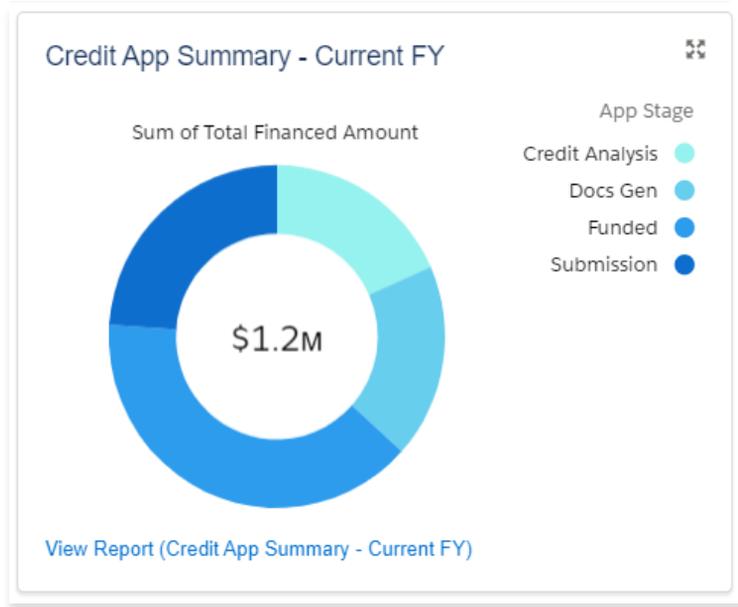


If you click anywhere on the graph, the system will display the full report of Credit Apps subtotaled by Status. Each specific transaction can be reviewed in detail by clicking on the TRANSACTION NUMBER.

Report: Credit Apps Credit Apps Pipeline				
Total Records	Total Total Financed Amount			
5	\$447,691.40			
App Stage ↑	Owner	Account Name	Transaction Number	Total Financed Amount ↓
Credit Analysis (3)	Roman Gajda	Big Truck Transport, Inc.	205275	\$82,595.00
	Roman Gajda	Bob's Fresh Fruit	205267	\$75,595.00
	Roman Gajda	Cold Transport, Inc.	205266	\$65,595.00
Subtotal				\$223,785.00
Docs Gen (2)	Roman Gajda	Big Truck Transport, Inc.	205188	\$167,311.40
	Roman Gajda	CROSS COUNTRY TRUCKING, LLC	205257	\$56,595.00
Subtotal				\$223,906.40
Total (5)				\$447,691.40

DASHBOARD REPORTING:

My Performance Dashboard shows the four performance metrics windows setup to track your business. These metrics are real-time and interactive.

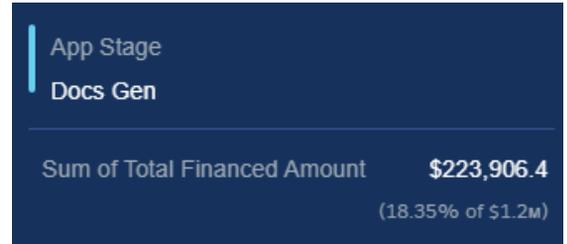
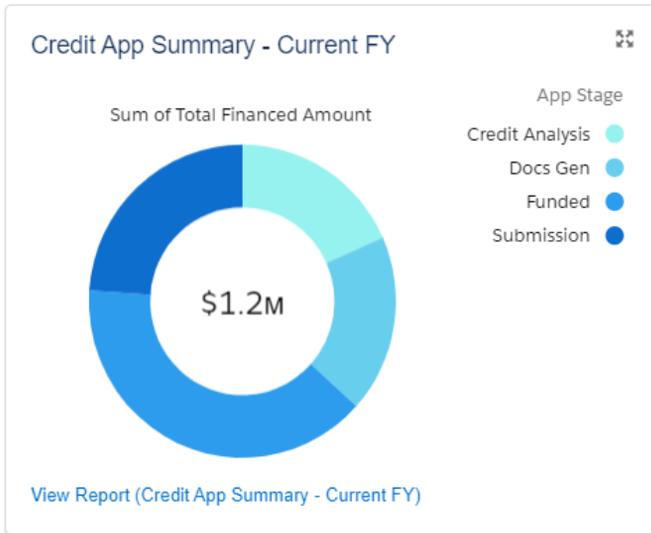


The Credit App Summary graph gives you a complete view of all your submitted applications and what their current status is.

Each color in the graph represents a group of application in a processing Stage. At a glance you can see application from Submission, thru Approval, Documentation to Funding.

DASHBOARD REPORTING:

By hovering your mouse over any colored section of the graph will launch a pop-up window showing the summary of that Status of Credit Apps.

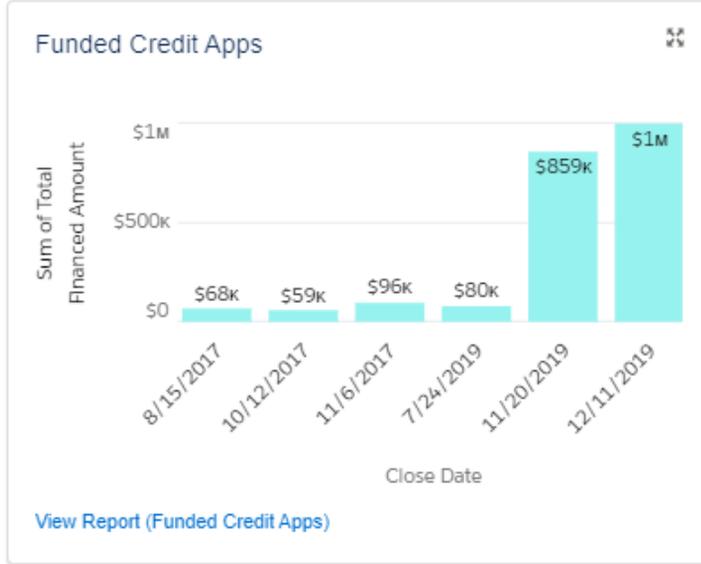


If you click anywhere on the graph, the system will display the full report of Credit Apps subtotaled by Status. Each specific transaction can be reviewed in detail by clicking on the Account Name.

<input type="checkbox"/> App Stage ↑	Account Name	Close Date	Total Financed Amount
<input type="checkbox"/> Credit Analysis (3)	Cold Transport, Inc.	4/7/2020	\$65,595.00
	Bob's Fresh Fruit	4/7/2020	\$75,595.00
	Big Truck Transport, Inc.	4/7/2020	\$82,595.00
Subtotal			\$223,785.00
<input type="checkbox"/> Docs Gen (2)	CROSS COUNTRY TRUCKING, LLC	4/13/2020	\$56,595.00
	Big Truck Transport, Inc.	4/15/2020	\$167,311.40
Subtotal			\$223,906.40
<input type="checkbox"/> Funded (1)	Metal Machining, Inc.	5/7/2020	\$480,877.42
Subtotal			\$480,877.42
<input type="checkbox"/> Submission (2)	Best Trucking	6/30/2020	\$145,595.00
	Garden Fresh Landscaping, Inc.	4/7/2020	\$146,095.00
Subtotal			\$291,690.00
Total (8)			\$1,220,258.82

DASHBOARD REPORTING:

The Funded Credit Apps shows a bar graph of monthly funded Credit Apps.



The same mouse hover and click controls from the prior graph give additional information on a part of the funnel or display the full detailed report of Credit Apps.

The View Report link at the button of the box will launch the full report.

Report: Credit Apps Funded Credit Apps				
Total Records	Total Total Financed Amount			
1	\$480,877.42			
<input type="checkbox"/> Closed Date Month ↑ ▾	Account Name ↑ ▾	Transaction Number ▾	Close Date ▾	Total Financed Amount ▾
<input type="checkbox"/> 5 (May) 2020 (1)	Metal Machining, Inc.	205353	5/7/2020	\$480,877.42
Subtotal				\$480,877.42
Total (1)				\$480,877.42

DASHBOARD REPORTING:

My Expiring Contracts is a list view of all prior transactions that are scheduled to expire within the coming year.

My Expiring Contracts 

Account Name: Account Na...	Contr...	Maturity...	Days Delin...
VIGA TRANSPORT INC.	53087	8/1/2020	0

[View Report \(Expiring Contracts\)](#)

The View Report link at the bottom of the box will launch the full report.

You can click on the CONTRACT ID to see the specific Contract detail or ACCOUNT NAME to see all Contracts under that Account.

CREDIT APPLICATION – OPERATIONS

The Credit App screen has three action buttons to advance the application:

The screenshot displays the 'Credit App 205188' interface. At the top right, there are four buttons: '+ Follow', 'Modify Approval', 'Generate Revised Approval', and 'Generate Loan Documents'. Three blue arrows point from the text above to the 'Modify Approval', 'Generate Revised Approval', and 'Generate Loan Documents' buttons. Below the buttons is a header section with account information: Account Name (Big Truck Transport, Inc.), Close Date (4/15/2020), Total Financed Amount (\$167,311.40), Owner (Roman Gajda), and Salesrep Email (rgajda@engsfinance.com). The main content area is divided into 'DETAILS' and 'FEED' tabs. The 'DETAILS' tab shows fields for Account Name, Contract ID, Dealer Account, Credit Analyst, and Funding. The 'FEED' tab shows Dealer Documents (3) and Equipment (1).

Account Name	Close Date	Total Financed Amount	Owner	Salesrep Email
Big Truck Transport, Inc.	4/15/2020	\$167,311.40	Roman Gajda	rgajda@engsfinance.com

Account Name	Close Date
Big Truck Transport, Inc.	4/15/2020

Contract ID	Stage
85189	40 - Docs Gen

Dealer Account	Dealer Sales Rep
UNIVERSAL EQUIPMENT DEALER, CO.	BILL BLACK

Credit Analyst	Credit Analyst Email
Oliver Mayer	

Total Financed Amount	Total Equipment Cost

Title	Document Link
Transportation - Credit Appro...	https://engs--FC.cs19.my.salesfo...
Dealer-Docs - Big Truck Trans...	https://engs--FC.cs19.my.salesfo...
Customer-Docs - Big Truck Tr...	https://engs--FC.cs19.my.salesfo...

Equipment...	Description	Financed Am...	Condition
EQ-169477	2020 VOLVO -...	\$165,000.00	New

Modify Approval

Generate Revised Approval

Generate Loan Documents

CREDIT APPLICATION – Modify Approval

The Modify Approval button was added to the Credit App to allow the Dealer to make changes to an Approved Credit App within certain tolerances.

By clicking the Modify Approval a new window will open showing the details of the transactions economics.

Modify Approval

Big Truck Transport, Inc.

ECF Rate + Rate Addition 7.690000%	Customer Rate 8.928516%	Payment \$3,153.23
---------------------------------------	----------------------------	-----------------------

(Calculator is in variance)

Refresh Save Submit →

Term (in months) 60	Total Equipment Cost \$165,000.00		
Cash Down Payment (%) 9.090909%	Cash Down Payment (\$) \$15,000.00	Trade In (%)	Trade In (\$)
Interim # of Days 15	Interim (\$) \$1,560.90	Dealer Fee (%) 3.000000%	Dealer Fee (\$) \$4,500.00
Total Financed Fees (\$) \$595.00	Total Financed Amount + Financed Charges + Broker/Dealer Fees (\$) \$156,655.90		

Equipment

Do you want to update Equipment Year? Yes No

VIN 45RTG987700123H12	Equipment Description 2020 VOLVO - VNL64T860 - SLEEPER TRACTOR	Year 2020	Financed Amount \$165,000.00	Cost & Vin ☰
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Cancel

CREDIT APPLICATION – Modify Approval

The Modify Approval screen is setup to allow the dealer to change variables that are in white, for Loan Transactions for New Equipment only.

Modify Approval

Big Truck Transport, Inc.

ECF Rate + Rate Addition: 7.690000%
Customer Rate: 8.928516%
Payment: \$3,153.23

(Calculator is in variance)

Refresh Save Submit →

Term (in months): 60
Total Equipment Cost: \$165,000.00

Cash Down Payment (%): 9.090909%
Cash Down Payment (\$): \$15,000.00
Trade In (%):
Trade In (\$):

Interim # of Days: 15
Interim (\$): \$1,560.90
Dealer Fee (%): 3.000000%
Dealer Fee (\$): \$4,500.00

Total Financed Fees (\$): \$595.00
Total Financed Amount + Financed Charges + Broker/Dealer Fees (\$): \$156,855.90

Equipment

Do you want to update Equipment Year? Yes No

VIN: 45RTG987700123H12
Equipment Description: 2020 VOLVO - VNL64T860 - SLEEPER TRACTOR
Year: 2020
Financed Amount: \$165,000.00
Cost & Vin: [Menu]

Cancel

If the Modify Approval option is now available on a Credit App, you will see that all the fields are grayed out and following message will appear in red.

Transaction needs to be submitted through the Calculator by the Credit Analyst before you can apply variance.

Refresh Save Submit →

Please request any changes thru your BDM or Credit Admin.

CREDIT APPLICATION – Modify Approval

The Modify Approval screen is setup to allow the Dealer to test various scenarios before saving a modification.

Term (in months)

The Term can increase by 3 months or decrease by up to 12 months.

72 Months is a max adjustable Term.

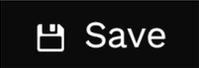
Down Payment

The total of Cash and Trade In can increase but not decrease from the initial approval. The Dealer can increase or decrease the individual; Cash Down Payment and Trade In as long as the combined is the same or greater.

Dealer Fee

The Dealer fee can be increased to 5% or decreased. % or \$ value field can be adjusted.

Any changes are automatically recalculated in the Rate and Payment fields.

To keep modifications, click on the  Save and the  Submit →

This will create a new Quote storing the Modification from the Original Quote.

CREDIT APPLICATION – Modify Approval

At the bottom of the Modify Approval screen is the Equipment portion. Here you can perform multiple modifications.

Equipment Year

By clicking on Yes No the button will activate the Year field and allow you to increase the year by one if necessary. In situation where new unit are being offered, the vehicle delivered could be the newer year. This allows you to update that detail.

Cost & Vin

The clicking on  Equipment Detail screen will open.



By clicking in Equipment Cost you will be able to edit the field; decrease cost or increase by \$5,000 or 3% max, whichever is less.

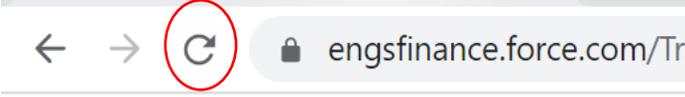
By clicking in VIN you will be able to update the VIN #.

Click to save the changes.

CREDIT APPLICATION – Generate Revised Approval

After processing a Modify Approval, you can generate a Revised Approval document to present to the applicant and for your records.

By clicking on the Generate Revised Approval the PROPEL System will generate a new 'Transportation – Credit Approval' document that will appear in the Dealer Documents section of the Credit App screen.

Please click the  Refresh Arrow to reload the screen.



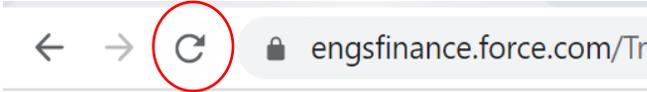
Dealer Documents (3)	
Title	Document Link
Transportation - Credit Appro...	https://engs--FC.cs19.my.salesfo...

By clicking the Document Link you will launch the Revised Approval Document in a PDF.

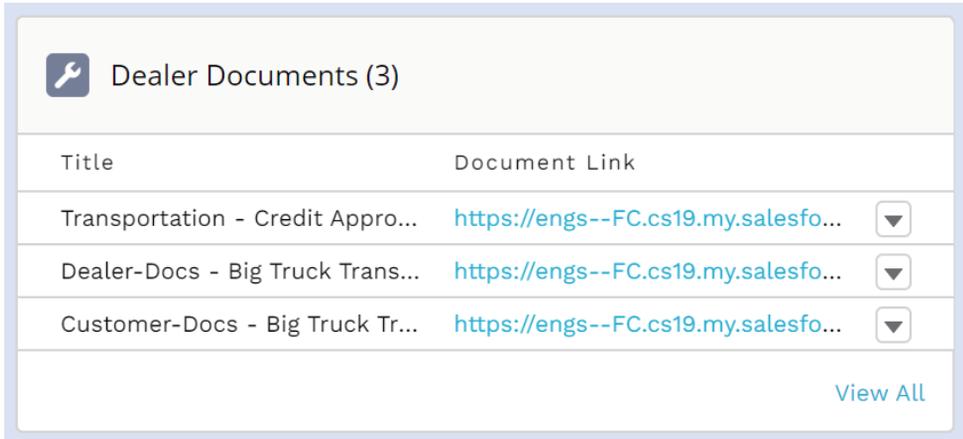
CREDIT APPLICATION – Generate Loan Documents

Loan Documents can now be generated in your Dealership on-demand.

By clicking the Generate Loan Documents the PROPEL System will generate the full document package for your transaction.

Please click the  Refresh Arrow to reload the screen. This should take 2-3 min to appear.

Two documents will appear in the Dealer Documents section of the Credit App screen.



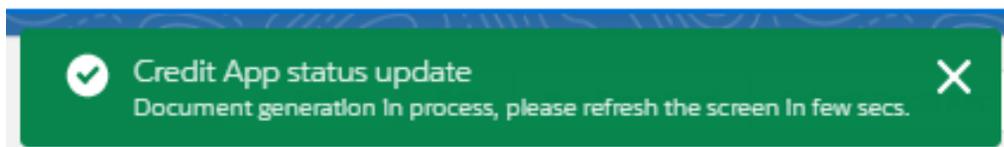
The Dealer Docs and the Customer Docs will be the two packages of documents you typically receive from ENGS on Loan Transactions.

By clicking on the Document Link you will launch the document in a PDF.

CREDIT APPLICATION – Generate Loan Documents

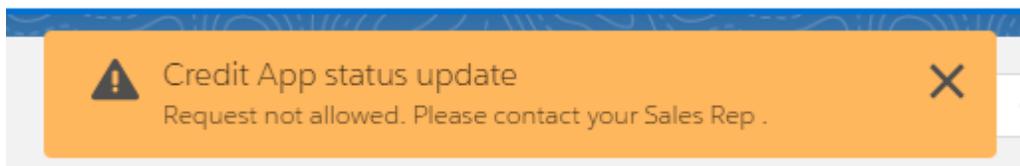
Please remember that all Approval Stipulations should be cleared, and all necessary document supplied prior to generating Loan Documents.

Upon clicking the Generate Loan Documents the PROPEL System will initiate processing your request and you will receive the following status:



Please refresh your system in 2-3 min to view your Loan Documents.

If your transaction did not meet system edits you will see the follow error:



Lack of VIN#, open Credit Stipulations, or missing document may cause the Document Generation to error out.

Contact ENGS Support or your BDM for assistance.



Powered by ENGS Commercial Finance Co.

April 2021

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ENGS
commercial finance co.

since 1952

A MEMBER OF MITSUBISHI HC CAPITAL GROUP