



User Training

Topics:

- Overview of Sales Process
- Payment Presentation
- Fees & Guidelines
- ZERO Down Payment Program
- Funding Process
- Cancellations & Chargebacks
- Installing ZERO Plan Applications
- Using the ZERO Plan FormsBuilder
- ZERO Plan Website



THE SALES PROCESS-STEP BY STEP


- **Customer agrees to purchase F&I product(s) using the ZERO Plan**
- **Purchase terms are negotiated using the current ZERO Plan guidelines which sets the repayment term and sets the amount of down payment.**
- **ZERO Plan forms are created using the ZERO Plan FormsBuilder or a vendor's e-contracting platform.**
- **The policy(s) being sold are printed.**
- **A picture ID is secured from the customer.**
- **The customer signs the ZERO Plan paperwork and Policy(s).**
- **The customer is given their copies of the forms.**
- **The F&I Office completes the Funding Checklist and Final Accounting**

The Funding Checklist and Final Accounting Form is a tool to help the accounting office process the transaction correctly and receive the funding quickly.



ZERO Plan – Present Payment Options

- Use The ZERO Plan Payment Menu To Present Multiple Payment Options To Your Controlled Finance Customers
- Guide Customers To Higher Down Payment Options To Reduce Chargebacks, Reduce Retailer Fees And Guarantee More Profit!

 ZERO Plan Payment Options			
Protection Coverage Term:	48	months	
Sales Price:	3,500.00		
Sales Tax (if applicable):	+ -		
Total Sales Price:	= 3,500.00		
0% Payment Options			
	30% Down	15% Down	10% Down
Down Payment Required	1,050.00	525.00	350.00
Unpaid Balance of Sale Price	2,450.00	2,975.00	3,150.00
Repayment Term (# of Payments)	Monthly Payment	Monthly Payment	Monthly Payment
9	272.22	330.56	350.00
12	204.17	247.92	262.50
15	163.33	198.33	210.00
18	136.11	165.28	175.00
24	102.08	123.96	131.25



ZERO Plan- Use a Menu to Sell Cash Customers

- >ZERO Plan Payments sell Product Packages!
- >Internet Based
- >Not Meant to Replace Current Menu Provider
- >User Defined Packages
- >User Defined Pricing
- >Flexible Payment Displays
- >Prints ZERO Plan Forms
- >Prints Most Product Policies



Payment Options																																											
Platinum	Gold	Silver	Bronze																																								
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Vehicle Service Contract <ul style="list-style-type: none"> Mechanical repair protection for the covered components of your vehicle. Includes rental and towing coverage. 																																											
0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$384.78</td></tr> <tr><td>12 payments</td><td>@ \$288.59</td></tr> <tr><td>15 payments</td><td>@ \$230.87</td></tr> <tr><td>18 payments</td><td>@ \$192.39</td></tr> <tr><td>21 payments</td><td>@ \$164.90</td></tr> <tr><td>24 payments</td><td>@ \$144.29</td></tr> <tr><td>Down Payment:</td><td>\$384.78</td></tr> </table>	9 payments	@ \$384.78	12 payments	@ \$288.59	15 payments	@ \$230.87	18 payments	@ \$192.39	21 payments	@ \$164.90	24 payments	@ \$144.29	Down Payment:	\$384.78	0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$204.69</td></tr> <tr><td>12 payments</td><td>@ \$153.52</td></tr> <tr><td>15 payments</td><td>@ \$122.81</td></tr> <tr><td>18 payments</td><td>@ \$102.34</td></tr> <tr><td>Down Payment:</td><td>\$204.69</td></tr> </table>	9 payments	@ \$204.69	12 payments	@ \$153.52	15 payments	@ \$122.81	18 payments	@ \$102.34	Down Payment:	\$204.69	0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$154.79</td></tr> <tr><td>12 payments</td><td>@ \$116.09</td></tr> <tr><td>15 payments</td><td>@ \$92.87</td></tr> <tr><td>Down Payment:</td><td>\$154.79</td></tr> </table>	9 payments	@ \$154.79	12 payments	@ \$116.09	15 payments	@ \$92.87	Down Payment:	\$154.79	0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$84.89</td></tr> <tr><td>12 payments</td><td>@ \$63.67</td></tr> <tr><td>15 payments</td><td>@ \$50.93</td></tr> <tr><td>Down Payment:</td><td>\$84.89</td></tr> </table>	9 payments	@ \$84.89	12 payments	@ \$63.67	15 payments	@ \$50.93	Down Payment:	\$84.89
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X _____	X _____	X _____	X _____																																								

I understand this is not a contract or offer to purchase. It is a description of the optional products that are available to purchase. The dealer makes no warranties, whether expressed or implied. See premium payment plan contract for financed amount and complete payment details.

Ask your Representative about the ZERO Plan Cash Menu Today!



ZERO Down Payment Program

The standard ZERO Plan program requires the customer to make a down payment. For those customers who have used all their available resources on their down payment for their vehicle or who just don't have the required down payment we now have an alternative program

WHERE NO DOWN PAYMENT IS REQUIRED.

All guidelines and processes for the standard ZERO Plan program that are found in this training manual apply to the ZERO Down program EXCEPT FOR:

- The maximum number of installments provided to the customer is 18 payments.
- The first payment date is equal to the contract date and is due upon signing. The first payment **needs to be collected by the Retailer and retained by the Retailer.**
- The Retailer will be funded an amount equal to the unpaid balance of the sales price less the Retailer Fee and then less the first payment amount.
- If the customer does not make the second payment we will refund 50% of the Retailer Fee.

**OVERCOME DOWN PAYMENT OBJECTIONS WITH
THE ZERO DOWN PAYMENT PROGRAM**



ZERO Plan Dealer Fees

- Combination of Flat Fees & Percentage Fees based on Balance to Finance.
- The More Contracts that are Funded the less the Fees are.
- Dealer Groups can combine contracts from all locations to reduce their fees.

Business Managers can **reduce the dollar amount of their fees** by securing as much down payment as possible. The unpaid balance to finance is reduced as the down payment is increased thus reducing the cost of the program.



Fees & Guidelines

Zero Plan Guidelines for Program Eligibility

Remaining Policy Coverage of product(s) being sold*	Minimum Down Payment	Maximum # of Payments
12 to 23 Months 12,000 to 23,999 Miles	20 %	9
24 to 35 Months 24,000 to 35,999 Miles	15 %	12
36 to 47 Months 36,000 to 47,999 Miles	10 %	18
48 to 71 Months 48,000 to 71,999 Miles	10 %	24
72 + longer Months 72,000 + longer Miles	10 %	36

Customer Repayment Option	for Payment Plans ▶ \$1500.01 + ◀ and greater				for Payment Plans ▶ < \$1500.00 ◀ and less			
	Level A	Level B	Level C	Level D	Level A	Level B	Level C	Level D
9 payments	8 %	7 %	6 %	5 %	85.00	75.00	70.00	65.00
12 payments	11 %	9 %	8 %	7 %	125.00	115.00	110.00	100.00
15 payments	12 %	11 %	10 %	9 %	150.00	140.00	135.00	125.00
18 payments	13 %	12 %	11 %	10 %	<i>Extended Repayment Terms are not available for payment plans less than \$1500.</i> ZERO Down Program: MAXIMUM of 18 payments			
24 payments	16 %	15 %	14 %	13 %				
30 payments	19 %	17 %	16 %	15 %				
36 payments	21 %	19 %	17 %	16 %				

High Balance Adjustment: For balance to finance that is between \$5000.01 and \$6500.00, the fee above will be reduced by 1%.
For balance to finance over \$6500.00, the fee above will be reduced by 2%.

- ZERO Down Program:** To offer the customer a payment plan with no down payment, the following terms are amended:
 - Standard guidelines and fees above will apply, however there is a maximum of 18 payments with no down payment required;
 - First payment is due at the time the Note & Contract is signed. First payment date will be the same as the contract date. Dealer must collect and retain the first payment (Dealer will be funded the unpaid balance less the first payment and less the Retailer fee).
- Retailer fee refund in event of default (non-payment):**
 - Level A, B or C Retailers: If a contract is cancelled due to customer default (non-payment) within 60 days
 - 100% of the Retailer Fee will be refunded. After 60 days the fee charged to the dealer is fully earned.
 - Level D Retailers: If a contract is cancelled due to customer default (non-payment) within 90 days
 - 100% of the Retailer Fee will be refunded. Between 91 to 120 days, 35% will be refunded.
 - After 120 days the fee charged to the dealer is fully earned.
 - ZERO Down Program (all Levels): If a contract is cancelled due to customer default (non-payment) within 60 days
 - 50% of the Retailer Fee will be refunded. After 60 days the fee charged to the dealer is fully earned.
- A \$50.00 accounting fee will be withheld if funding for a ZERO Plan® Note is offset against past-due cancellation refunds owed by a Retailer to Universal Lenders LLC outstanding in excess of 30 days.
- † For wrap policies or stale-dated submissions, please call for eligibility if the in-service date is more than 12 months before submission.

‡ Determining Retailer Levels: Fee levels are determined by average monthly production. Each month all Retailers will be assigned a volume level A thru D based on the average number of monthly contracts purchased during the preceding 3 calendar months. New retailers will be assigned as Level A until 3 months of purchase history is available. Dealer Groups may combine their volume from commonly owned rooftops to determine the group's Level.

Volume Level Definitions:

Average Monthly Number of Contracts Purchased (Last 3 Months)

Level A = 1 thru 5 | Level B = 6 thru 20 | Level C = 21 thru 40 | Level D = 41 and up



THE FUNDING PROCESS.....

- **F&I completes ZERO plan® paperwork and collects the customer down payment or the customer's first installment payment if the customer chose the ZERO Down program.**
- **Retailer sends Universal Lenders the funding packet and retains the down payment or the first installment payment if ZERO Down program is chosen.**
- **Upon receipt of the required documents, Universal Lenders will issue a funding check to the retailer within 7 business days for the unpaid balance of the sale price less its fee (less 1st payment for ZERO Down program).**
- **Using the proceeds from the funding check and the down payment or 1st installment payment the retailer follows their normal remittance process and submits payment to provider to pay for the policy(s) just like a cash transaction.**



FUNDING Requirements

- **Signed ZERO Plan Note & Contract**
- **Signed Exhibit A to Note & Contract**
- **Customer Photo I.D.**
- **One Copy of the Policy or Product Warranty for Each Product Financed.**

For Courier & US Mail Service Send the Funding Packet to:

1140 Lake Street Suite 202 Oak Park IL 60301

To Email the Funding Packet Please Email to funding@thezeroplan.com

To Fax the Funding Packet please use 773-889-4508

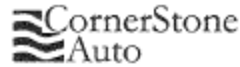


Common Document Problems

- **Universal Lenders not listed as lien holder on policy. This problem delays funding the most frequently. **See the sample policy to follow.****
- **Products sold are not eligible for the ZERO Plan program. Check our website to confirm eligibility.**
- **Sale prices on all product policies must equal sale price on ZERO Plan Note & Contract.**
- **Sold date on policies not the same as ZERO Plan Note & Contract date.**
- **Missing social security number.**
- **Mobile phone number missing.**



Sample Policy



VEHICLE SERVICE CONTRACT

Administered by:
CornerStone United, Inc.
1070 Main Ave. NW
Hickory, NC 28601

Obligor for AZ:
Dealers Alliance Corporation
240 North 9th, Suite 350, Columbus, OH 43215
1-800-282-8913

For inquiries concerning this CONTRACT contact CornerStone at 1-866-912-2770

EXTENDED CARE

Vehicle Purchase Date (m/d/yyyy)	Contract Purchase Date (m/d/yyyy)	Contract #
01/30/2017	01/30/2017	CSAECE302547
Customer Last Name PARR	First Name VONYALE	M.I.
Co-Buyer Last Name WAY	First Name A BETTER	M.I.
Street Address 16318 EDDINGER ROAD		Email Address INFO@ABETTERVEHICLE.COM
Home Telephone (301) 556-7640	City BOWIE	State MD
		Zip 20716



SELLING DEALER INFORMATION			
Dealer Name and Number AWESOME AUTO	Salesperson 706762CS	City, State LAUREL, MD	Zip 20707

VEHICLE INFORMATION			
Vehicle Identification Number 1HGCS12808A001916		Mileage 147895	
Manufacturer HONDA	Model ACCORD CPE	Model Year 2008	

ADDITIONAL EQUIPMENT / PURCHASED COVERAGE			
ADDITIONAL EQUIPMENT / OPTIONAL COVERAGE - Boxes Must Be Checked If VEHICLE Is Equipped With, Used For, or Meets The Following:			
Four Wheel Drive / All Wheel Drive	<input type="checkbox"/>	Seals & Gaskets Coverage	<input checked="" type="checkbox"/>
Turbo/Super Charger	<input type="checkbox"/>	Drive Axle Coverage	<input type="checkbox"/>
Diesel Engine	<input type="checkbox"/>	Cooling Coverage	<input checked="" type="checkbox"/>
Commercial Usage	<input type="checkbox"/>	Fuel Delivery Coverage	<input checked="" type="checkbox"/>
Lifted or Lowered Body/Suspension / Oversized Tires (maximum of 6 inches lifted / 3 inches lowered / tires no more than 6 sizes larger than OEM)	<input type="checkbox"/>	Steering Coverage	<input checked="" type="checkbox"/>
Shortened Waiting Period	<input checked="" type="checkbox"/>	Suspension Coverage	<input checked="" type="checkbox"/>
Day 1 Coverage	<input type="checkbox"/>	AC Compressor Coverage	<input checked="" type="checkbox"/>
		Electrical Coverage	<input checked="" type="checkbox"/>
		Brake Coverage	<input checked="" type="checkbox"/>
		Enhanced Limits of Liability	<input type="checkbox"/>

PLAN DEDUCTIBLE	TERM OF COVERAGE	RETAIL PRICE OF THE VEHICLE (Before Taxes)	COVERAGE LEVEL
\$ 250 If left blank, \$100 deductible will apply.	Term of Service Contract 60 Months 100000 Miles	\$ 11600.00 SERVICE CONTRACT RETAIL COST \$ 6806.00	Engine & Transmission <input checked="" type="checkbox"/> Powertrain Plus <input type="checkbox"/> Advantage <input type="checkbox"/> Supreme <input type="checkbox"/>

LIENHOLDER INFORMATION			
Lienholder UNIVERSAL LENDERS LLC		Telephone (866) 954-1050	
Address PO BOX 4179		City/State OAK PARK, IL	Zip Code 60303

 CONTRACT HOLDER'S SIGNATURE Date 1/30/17	 DEALER'S SIGNATURE Date 1/30/17
I hereby certify that I have read and understand the terms and conditions of this CONTRACT, including the exclusions and limitations contained herein.	
As the authorized representative of the SELLING DEALER, I certify that the VEHICLE is covered by this CONTRACT and the said VEHICLE meets all the requirements supplied by the ADMINISTRATOR to the SELLING DEALER.	

Make Sure Universal Is The Lien Holder





Save A Deal Program

In an effort to enlist the dealership's help in collecting customer funds to avert a cancellation and profit chargeback Universal developed the following program:

- On the 20th day of Delinquency Universal will send the customer a “Cure” letter stating that unless the past due balance is paid within 10 days the financed policy(s) will be cancelled
- This letter is mailed Certified-Signature Required.
- That same day Universal will fax a copy of the “Cure” Letter to the designated Save A Deal employee at the dealership. This designated employee was chosen at the time of enrollment.
- The designated employee will make sure the appropriate person at the dealership gets the “Cure” Letter so that a phone call can be made to the customer requesting payment.

**Save A Deal saves 70% of all customers who reach
20 days Delinquent!**



UNIVERSAL
LENDERS LLC

FAX COVER SHEET

TO: _____, OR F&I MANAGER
COMPANY: _____
FAX No: _____ # PAGES: 2 (incl. cover)

DATE: 5/15/2014

RE: ZERO Plan® SAVE-A-DEAL Program

Your customer...

Customer Name: _____

Customer Phone: _____

...is now 20 days delinquent and in danger of having their Policy(s) cancelled for non-payment. PLEASE FORWARD THIS NOTICE TO THE PERSON IN YOUR DEALERSHIP WHO SOLD THIS POLICY(S) TO THE CUSTOMER.

THIS IS YOUR OPPORTUNITY TO CONTACT YOUR CUSTOMER TO SAVE-A-DEAL AND SAVE A CHARGEBACK!

WE NEED YOUR HELP!

We have sent the attached "cure" letter to the customer by certified mail. If the account is not brought current on or before 04/21/2014, we will then request cancellation of the policy(s). and a cancellation refund will be required of your dealership.

Sample Save A Deal Fax Face Sheet

Note: The 2nd page of the fax
is a copy of a Cure Letter
sent to the customer.



Cancellations

Customer Request to Cancel Financed Products:

This request would be handled following the same procedure you have used in the past. The customer would need to prove that their obligation to Universal Lenders as the lien holder has been PAID in order to have a refund check issued in their name only. Fax to 773-889-4508 or email to cancellations@thezeroplan.com a copy of the cancellation form. If a balance is still due to Universal Lenders then a cancellation invoice will be issued to the dealership to close the account.

Universal Request to Cancel Financed Products due to Default:

In the event our collection efforts fail and it is necessary for Universal Lenders to request cancellation of the financed products we will fax a cancellation invoice to the designated person at the Dealership. Upon receipt the policy(s) will be cancelled by the Retailer who will receive a prorated refund of the cost paid. Universal will be paid by the Retailer the amount owed on the customer account.



ZERO Plan Initiated Cancellation

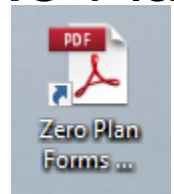
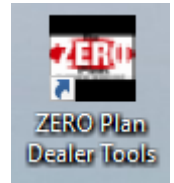
THINGS TO KNOW

- We will invoice the dealership for the lower of the customer account balance or the customer pro-rated refund of the policy cost based upon time and not miles. This is in your retailer agreement.
- Once you receive your Cancellation Invoice payment is due upon receipt per our retailer agreement.
- When cancelling the policy with the provider/administrator estimate the miles based on the terms of the policy. Example: 36 month/36000 miles VSC Policy should use 1000 miles for each month driven which is added to mileage at the time of sale. **Universal has no way to know the miles on a vehicle at the time of cancellation due to default**
- NEVER REFUND ANY AMOUNT TO THE CUSTOMER UNTIL UNIVERSAL LENDERS HAS BEEN PAID AND THE ACCOUNT IS CLOSED. IF YOU PAY THE CUSTOMER BY MISTAKE YOU WILL STILL HAVE TO PAY UNIVERSAL.
- Universal Lenders does not issue refunds to customers. It is up to the dealership to determine if a customer has any refund due based upon state laws and dealership policy.



Load the ZERO Plan Programs














- Each workstation that will utilize the ZERO Plan should be updated with the current ZERO Plan programs.
- You can download the ZERO Plan programs from our website or Load the ZERO Plan CD sent with your launch kit.
- During installation a ZERO Plan folder will be added to the workstation's desktop. The icon looks like this:
- The ZERO Plan Forms Builder will also be added to the workstation's desktop. This program will create the ZERO Plan customer forms. The icon looks like this:





ZERO Plan Dealer Tools Folder Contents

Click on the folder to access the contents:

Name	Date modified	Type	Size
 Create a Brochure	2/8/2018 5:36 PM	File folder	
 Data Processing Troubleshooting Tools	8/19/2016 10:56 AM	File folder	
 FACT Sheets	2/8/2018 5:43 PM	File folder	
 Forms	11/6/2015 3:02 PM	File folder	
 Sales Tools	2/9/2018 10:37 AM	File folder	
 ZERO Plan Logos	9/18/2012 2:44 PM	File folder	
 Agreement-Exhibit A Fees-Guidelines v4 Jan 17.pdf	12/30/2016 11:59 ...	Adobe Acrobat D...	29 KB
 Cancellation Process.pdf	5/1/2013 4:08 PM	Adobe Acrobat D...	12 KB
 Dealership Reference Guidev3.pdf	11/26/2013 12:00 ...	Adobe Acrobat D...	1,185 KB
 Forms Origination.pdf	10/23/2015 11:18 ...	Adobe Acrobat D...	40 KB
 Funding Requirements.pdf	11/13/2017 11:58 ...	Adobe Acrobat D...	96 KB
 User Training Presentation v5.pdf	12/30/2016 5:16 PM	Adobe Acrobat D...	1,014 KB
 ZERO Plan Program Accounting Office Training v1.pdf	2/15/2017 3:52 PM	Adobe Acrobat D...	521 KB

Resources Include:

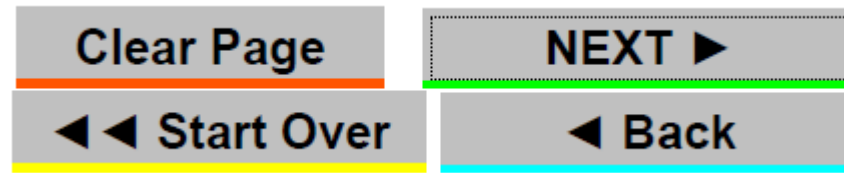
Instructions on creating a ZERO Plan brochure
Sample copies of all ZERO Plan forms
A Complete Reference Guide
User Training for F&I Producers
How to create ZERO Plan forms

FACT Sheets to answer all questions
Trouble shooting tips for IT problems
What is needed to get funded
Training for the Accounting Office
ZERO Plan Sales Tools



Use the ZERO Plan FormsBuilder to Print the Customer Note & Contract

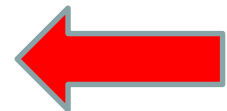
- Find the ZERO Plan FormsBuilder icon on your desktop and click to open
- Your workstation must have Adobe Reader 9.0 or Newer and Adobe Reader Should open this .PDF program.
- Three copies of the agreement will be printed. One for the customer, dealer and the original for Universal Lenders.
- Entries are divided into sections. Click the NEXT Button when entry is complete. At any point in the entry you can CLEAR PAGE, START OVER or GO BACK to a Previous Section



- If you are experiencing problems please click Technical Support at the top of the page

The interactive features of this program require Adobe Reader v 9 or higher.

For technical support and trouble-shooting problems, [click here](#).





ZERO Plan Forms Builder- Dealer Entry Section

- First step is to enter the dealership information & your name and then “SAVE” (CTRL S) for future use. Based on your Adobe program you may need to do a “SAVE AS” to your desktop if SAVE is not allowed.
- Make sure you enter your name so that we can contact you in the event of

UL.FormsBuilder v5.0



FORMS BUILDER : Generate & Print ZERO PLAN® Forms

The interactive features of this program require Adobe Reader v 9 or higher.

For technical support and trouble-shooting problems, [click here](#).

To set up **automatic payments after-the-sale** *don't use this forms builder.*
[Please use our automatic payment form by clicking here.](#)

▶ DEALER/RETAILER INFORMATION:

Enter your name and store information below. This information will be displayed on the buyer's contract.

Dealer Name: JACOBS TWIN BUICK
Address: 6750 W GRAND
City, St, Zip: CHICAGO IL 60707

Name of Sales/F&I person submitting this contract (your name). We will contact you if there are any problems funding the deal.

James Ford

Clear Page

NEXT ▶

Confirm your dealership info (this will be displayed on the buyer contract). Make changes if necessary and press NEXT to continue.



ZERO Plan Forms Builder – Product Display Section

- Enter Product Issuer, Policy #, Term & Price
- If there is no Policy # enter “Applied For”
- If there is no mileage requirement enter “999”

▶ WARRANTY & PROTECTION PRODUCTS SOLD (FINANCED):

Enter information, terms, and the sale price for each policy(s) being sold. **PLEASE ABBREVIATE**, if possible, to ensure all fields fit onto the finance contract.

Line	Warranty Provider / Administrator	Agreement / Policy #	Warranty / Policy Terms		Sale Price
			# Months	# Miles	
1	AUL VSC	AUL23445	72	72 ,000	3,200.00
2	IAS TIRE-WHEEL	IAS321	72	72 ,000	599.00
3	DENT ZONE DING	APPLIED FOR	72	999 ,000	799.00
4				,000	
5				,000	

Terms will be checked against actual policy prior to acceptance. Funding may be delayed or rejected if incorrect policy terms are entered or if non-approved products are financed.

TOTAL ▶ 4,598.00

- Notes:
- 1) If policy does not have months and/or miles limits, enter 999 in the relevant field(s)*
 - 2) This form accepts entry for up to 5 product(s). If you are financing more than 5 products, group/sum together by product type or terms.



ZERO Plan Forms Builder – Customer Information Section

- Enter buyer and co-buyer information. Address should be buyer's.
- Social security numbers are required.
- Enter mobile or cell number only-WE TEXT TO COLLECT!

► BUYER/CUSTOMER INFORMATION:

Enter your customer(s) information below. This information will be displayed on the payment contract and used to service the account.

Buyer 1 Name BILL HAAS

Buyer 2 Name JILL HAAS

ALL BUYERS on the warranty/service contract must be on the finance contract. Conversely, ALL BUYERS listed on the finance contract must be on the service contract. Names must match.

Address 123 PARK

Apt/Unit # 202

Enter the Apt/Unit **# only**.
(Do not spell out "Apt" or "Unit", Etc)

City, State, Zip CHICAGO IL 60610

Soc Sec No 323-42-8745

Soc Sec No 547-85-9123

We report to credit bureaus. The SSN is required for credit reporting, as well as compliance with the USA Patriot Act and FTC Red Flag Rules.

Mobile Phone No (321) 333-3214

Providing correct and accurate information will help reduce your cancellations and chargebacks due to non-payment.



ZERO Plan Forms Builder – Payment Method Section




- Choose the desired payment method- no choice will result in coupons being mailed to the customer.
- To reduce cancellations we suggest ACH and then Credit/Debit Card.
Coupons have the highest cancellation rates

► PAYMENT METHOD (Automatic Payment Option):

If you do not choose an automatic payment option, we will mail a set of payment coupons to the customer upon activation. Please print the accompanying payment instructions and give to customer regarding how and where they should mail their payments.

<input type="checkbox"/>	ACH Auto-Withdrawal from Checking or Savings Account
Account Type	<input type="checkbox"/> Checking <input type="checkbox"/> Savings
Bank Name	
Routing Number	
Account Number	
NOTES:	1) Routing #'s always have 9 digits. 2) Routing #'s will never start with a 5. Do not use a deposit slip to obtain the bank's routing number. 3) DO NOT include the Check # as part of the account #.

or

<input type="checkbox"/>	Credit/Debit Card \$4 per payment fee*
Card Type	<input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/> 
Card Number	
Card Expiration	Month Year
NOTES:	1) We do not accept American Express. 2) Card #'s are always 16 digits and start with 4, 5, or 6. 3) MAKE SURE THE CARD DOES NOT EXPIRE BEFORE THE FIRST PAYMENT, or we will not be able to charge it.



ZERO Plan Forms Builder – Generate Forms Section

- Review the prior entries for correctness-use the BACK button to correct errors.
- If you do not want the Funding & Accounting checklist uncheck the box.
- Click the GENERATE FORMS button to create and print the agreement.

✓ Dealer/Retailer Information:

ABC FORD
2655 FRAMINGHAM
CHICAGO IL 60707

By: James Jones

✓ Warranty & Protection Products Sold/Financed:

AUL VSC AUL23445	72/72K	3200.00
IAS TIRE-WHEEL IAS321	72/72K	599.00
DENT ZONE DING APPLIED FOR	72/999K	799.00

✓ Finance Program / Deal / Payments:

STANDARD Program	Products:	4598.00
=====	Tax:	0.00
Pmts: 12 x 344.85	Total:	4598.00
Open Date: 07/20/2019	Down Pmt:	459.80
First Due: 08/19/2019	Financed:	4138.20

✓ Buyer/Customer Information:

BILL HAAS 323-42-8745
JILL HAAS 547-85-9123
123 PARK # 202
CHICAGO IL 60610
Phone: (321) 333-3214



Check here to include the Dealer Funding & Accounting Checklist.

✓ Automatic Payment Option:

** NO AUTOPAY OPTION SELECTED **

TO MAKE ANY CHANGES ABOVE, CLICK ON THE CATEGORY HEADING.

NOTE: ONCE YOU FINALIZE THE DEAL AND GENERATE FORMS, YOU WILL NOT BE ABLE TO MAKE CHANGES WITHOUT STARTING OVER.

◀◀ Start Over

◀ Back

GENERATE FORMS ▶▶





Sample Note & Contract

Note: Finance Charge May Display Negative Pennies Due to Rounding Problems

No. _____
(To be inserted by Universal)

Purchaser of Product ("Buyer")

BILL HAAS
JILL HAAS

NAME

123 PARK

STREET ADDRESS # 202

CHICAGO IL 60610

CITY, STATE, ZIP

323-42-8745 : 547-85-9123

SOCIAL SECURITY #

(321) 333-3214

HOME PHONE #

NOTE AND CONTRACT
Premium Payment Plan ("Agreement")

UL Rev 06/18

Seller of Product ("Seller")

ABC FORD

SELLER NAME

2655 FRAMINGHAM

STREET ADDRESS

CHICAGO IL 60707

CITY, STATE, ZIP

Protection Product ("PP") Information

AUL VSC	72/72K	3200.00
IAS TIRE-WHEEL	72/72K	599.00
DENT ZONE DING	72/999K	799.00

ITEMIZATION OF AMOUNT FINANCED

Cash Price \$ 4598.00
(Seller may retain a portion of this amount.)

Sales Tax (if applicable) + 0.00

Down Payment - 459.80

Payment Plan Amount = 4138.20
(Unpaid Balance of Total Sale Price, including tax if appl)

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of: \$ 459.80 (Down Payment Amt)
0.00 %	\$ 0.00	\$ 4138.20	\$ 4138.20	\$ 4598.00

Your Payment Schedule will be:

# of Payments	Payment Amount	When Payments are Due
12	\$344.85	Monthly, starting 08/19/2019

Security: You are giving a security interest in the Protection Product being purchased, any unearned premiums or other interests in the Protection Product, and any proceeds or refunds for early cancellation thereof.

Late Charge: If a payment is received more than 10 days after the scheduled payment date, you will be charged the greater of: 1) 5% of the installment payment, or 2) \$15.00 (or the maximum amount permitted by law).

Prepayment: If you pay off early, you will not have to pay a penalty.

Estimates: All numerical disclosures, except the amount of late charge, are estimates.

See your contract terms below and on Exhibit A for any additional information about non-payment, default, and refunds.

To contact Universal Lenders LLC with questions about your payment plan, call Toll Free: ▶ (866) 954-1050 ◀


Buyer has agreed to purchase from Seller a Protection Product ("PPP"), issued by Administrator, and to make payments under The Zero Plan® Program, which is a premium payment plan. Buyer acknowledges that Seller will assign this Note & Contract to Universal Lenders, LLC ("Universal"), or its nominee, whose mailing address is PO BOX 4179, OAK PARK, IL 60303-4179.

PROMISE TO PAY: Buyer has paid Seller the Down Payment shown in the amounts set forth above. Buyer agrees to pay the remaining unpaid balance according to the payment schedule above, together with any additional delinquency charges or service fees that may be assessed: 1) pursuant to the provisions of this Agreement, or 2) as provided to effect repayment or servicing of the account. (A complete listing of customary service fees may be obtained from Universal's website at: the-zero-plan.com). Buyer will make all monthly payments when due to Universal. If any scheduled payment is not received within 10 days of its due date, then Universal may impose a late penalty in the amount of five percent of the payment amount or fifteen dollars, whichever is greater. As a courtesy provided by Universal to facilitate repayment, Buyer may select one of the convenience repayment options below (if no payment option is selected, Universal will mail a set of installment payment coupons to Buyer, at the address provided above, upon account activation. Universal does not mail monthly statements.)

Payment Option #1: ▶ AUTHORIZATION FOR ACH DIRECT DEBIT ◀ (ACH from Checking or Savings Account) Checking Savings
Buyer authorizes Universal to instruct Buyer's financial institution to make the applicable number of consecutive monthly payments, in the amounts and at the times set forth above (and as outlined in the 'Automatic Payments' provisions attached hereto). This authority will remain in effect until the Note & Contract is paid-in-full, together with applicable charges if any, or until Universal has received written notification of termination from Buyer in time to allow reasonable opportunity to act on such notification.

Name of Bank _____ Bank Routing # _____ Account # _____

Payment Option #2: ▶ AUTHORIZATION FOR CREDIT OR DEBIT CARD PAYMENT ◀ (\$4.00 per payment Convenience Fee)
Buyer authorizes Universal to make the applicable number of consecutive monthly charges to the Buyer's credit/debit card listed below, in the amounts and at the times set forth above (and as outlined in the 'Automatic Payments' provisions attached hereto). This authority will remain in effect until the Note & Contract is paid-in-full, together with applicable charges if any, or until Universal has received written notification of termination from Buyer in time to allow reasonable opportunity to act on such notification.

Credit / Debit Card # _____ Expiration Date _____ / _____ 

NOTICE TO THE BUYER: 1. DO NOT SIGN this contract before you read it or if it contains blank spaces. 2. You are entitled to an exact copy of the agreement you sign. 3. Under the law you have the right, among others, to pay in advance the full amount due and to obtain under certain conditions a partial refund of the finance charge. 4. Keep this agreement to protect your legal rights.

Buyer agrees to the terms and conditions of this agreement, including the provisions attached hereto as Exhibit A. By the signature(s) below, Buyer(s) acknowledge receipt of a completed copy of this contract.

Buyer Signature _____ Co-Buyer Signature _____

SELLER'S SIGNATURE _____ Salesperson Name James Jones DATE: 07/20/2019

NOTICE TO BUYER: FURTHER PROVISIONS ON EXHIBIT A



Sample-Exhibit A

Note:
Customer must sign the 2nd
Page Exhibit A.

EXHIBIT A – PROVISIONS TO NOTE AND CONTRACT

UL Rev 10/15

LATE CHARGE: Unless Universal has received a written cancellation notice from Buyer, Seller or Administrator, if any installment payment is not received within 10 days of the due date, Universal may impose a late charge in the amount of five percent of the payment amount or fifteen dollars, whichever is greater.

DEFAULT and CANCELLATION BY UNIVERSAL: If Buyer shall fail to make any scheduled payment within 30 days of its due date, or if Buyer shall default in the payment or performance of any other obligation or indebtedness due to Universal, or if any proceeding shall be instituted by or against the Buyer under any bankruptcy or insolvency statute or for an arrangement, or if Buyer shall make an assignment for benefit of creditors, then upon any of the foregoing events of default, all of the option of Universal, and if the PP provisions provide for cancellation, then Universal may cancel the PP without further notice or participation by Buyer. Accordingly, Buyer authorizes Universal to cancel the PP in the event of default, and to notify and direct the Seller and/or Administrator to cancel the PP in the Buyer's name. No act or inaction by Universal or its employees shall be construed to waive any default or to grant any additional grace period with respect to any default for failure to make any payment when due.

POWER OF ATTORNEY: Following any failure by Purchaser to make payment when due, default, or any act of Cancellation, Buyer hereby irrevocably appoints Universal as its true and lawful attorney-in-fact with respect to the PP until all amounts payable hereunder are paid in full. Universal shall have full power under this power of attorney to: 1) cancel or reinstate the PP; 2) endorse or execute, in Buyer's name, all checks issued and all other documents or instruments relating to the PP; 3) receive, demand or sue for any amounts owing to the PP due and owing to Universal by Administrator, Insurer, Seller, or other obligor and 4) take such other actions as are deemed necessary to further the purposes of this Agreement.

CANCELLATION BY BUYER: If the provisions of the PP provide that it may be cancelled and if Buyer decides to cancel the PP before making all of the scheduled payments, then Buyer must send written notice of such election to Universal. Buyer must subsequently follow all cancellation procedures outlined in the PP policy in order for such cancellation to be effective.

EFFECT OF CANCELLATION, DEFAULT & ASSIGNMENT: Following any act of cancellation, the payment schedule shall cease and the Buyer will have no further obligation to pay any amounts not yet due, excepting for any payments, interest and earned premiums that become due to Universal prior to and as of cancellation. Buyer agrees that any unearned premiums, proceeds and cancellation refunds from the PP are assigned by Buyer to Universal and that any cancellation proceeds or refunds due under the PP shall be made payable solely to Universal by the Seller and/or Administrator. Universal will refund to the Buyer any surplus or credit balance on account after application of any proceeds to: 1) any remaining payments not yet due or payable on this Note; 2) any other amount payable, indebtedness, or obligation due Universal; 3) any earned premium or contract charges; and 4) all reasonable collection costs, including certified postage and any other expense incurred by Universal to notify Buyer of a default or to effect cancellation of the PP. If the terms of a PP do not provide for its cancellation, then Buyer acknowledges that any other PP benefits and product warranties will be similarly terminated.

ASSIGNMENT OF CERTAIN RIGHTS: As security, in the event of default or cancellation, Buyer hereby assigns to Universal all of Buyer's right, title and interest in and to the PP being financed, including Buyer's rights to cancel or reinstate the PP(s), and to receive proceeds thereof, up to and including any unearned premiums or contract charges, and refund amounts due under the PP.

BUYER CANCELLATION WHEN MULTIPLE PRODUCTS FINANCED: If two or more PP's are financed together on the same Note & Contract, and if the Buyer elects to cancel any cancellable PP(s) but does not elect to cancel, or by lack of provision cannot cancel, all of the remaining PP's financed, then Buyer agrees that: 1) any cancellation proceeds and refunds shall be directed to Universal and applied to the account balance as outlined in the provisions above; 2) the payment schedule shall not cease and Buyer will continue to pay each successive monthly payment when due, until any remaining balance or indebtedness owed to Universal on account for any non-cancelled PP(s) are paid-in-full; 3) upon default, Universal may cancel or terminate any remaining PP(s) in accordance with this Agreement.

TRANSFER and ACCELERATION: This Agreement, any right to cancel, and all payments, obligations or indebtedness created herein are not transferable, unless made by express written agreement with Universal. If the PP contains a provision in which the rights or benefits granted to Buyer under the PP may be transferred, and if Buyer elects to transfer the remaining coverage to a new owner, then Buyer agrees that any remaining payments not yet due under this Agreement shall accelerate and become immediately due and payable. Any action taken by Buyer to transfer the PP without Universal's knowledge and written consent, before all payments, indebtedness and obligations to Universal have been satisfied, shall constitute an act of default, and Universal may proceed to cancel the PP and obtain refund as provided in this Agreement.

PAYMENTS AFTER CANCELLATION: Any payment made by Buyer after Universal has requested cancellation for default will not constitute a reinstatement of the PP but shall be applied to Buyer's outstanding obligations under this Agreement. Neither the acceptance nor the application of any such payments shall constitute an undertaking by Universal to take steps to attempt to reinstate such PP or constitute a waiver of any default hereunder.

ACCEPTANCE, RATIFICATION, ACCURACY: This Agreement shall be effective upon signature by Buyer, or where applicable, upon the mailing of or other transmittal of this Agreement to Buyer. Receipt of the first payment by or on behalf of the Buyer serves to ratify this Agreement even if the Agreement is not signed by the Buyer. Universal shall have the authority to revise this Agreement to insert or modify any label or term that was previously omitted or inaccurate at the time of execution (including but not limited to the due date of the first monthly payment) upon written notice to Buyer, unless Buyer objects to such changes in writing. In addition, if the total of payments due hereunder are changed due to action taken by the Seller or Administrator (as as a result of underwriting considerations, substitutions, Seller discounts, errors or omissions), Universal shall have, following Buyer's authorization, the right to revise the figures on the face of this Agreement.

AUTOMATIC PAYMENTS: If Buyer chooses Payment Option #1 (ACH Direct Debit) or Payment Option #2 (Credit/Debit Card), then Buyer hereby authorizes Universal Lenders LLC to initiate periodic electronic funds transfers or recurring monthly charges, to the bank account or credit/debit card provided, to satisfy the repayment of this Agreement. Automatic Payments will be processed monthly on due date, unless it is a non-banking or bank holiday, then it will be re-scheduled for the next regular banking day. Buyer shall pay to Universal \$25 for each check or ACH debit that is dishonored by Buyer's bank, and \$50 for each credit/debit card transaction that is charged back by the Buyer's card issuer. If Universal is unable to process any Automatic Payment, or if any Automatic Payment is returned, dishonored or charged back, then Buyer will be removed from Automatic Payments and agrees to make the required payments using another payment method. Buyer may discontinue Automatic Payments at any time, however Buyer agrees to provide a minimum of 3 business days advance notice in order to do so upon such request. Buyer understands and agrees that the failure to provide written notice of election to cancel shall not constitute any undertaking or obligation by Universal to refund any monies received after cancellation, excepting that any such monies received after cancellation will be credited to the Buyer's account and will reduce the outstanding balance retained by Universal from any cancellation proceeds. If the Automatic Payment is charged to a credit or debit card, then Buyer authorizes Universal to increase each Automatic Payment by a \$4.00 convenience fee. Buyer agrees that the sum of all scheduled convenience fees, calculated by multiplying the number of payments by \$4.00, may be added to the face value of the Note & Contract and represented in the account balance from time to time unpaid, and will be retained upon early payoff or cancellation to the extent of the number of payments actually charged to Buyer's credit or debit card. Buyer agrees to provide and update the account information we keep on file to process Automatic Payments (such as the expiration date, card number or billing address associated with the card). If an Automatic Payment is declined or dishonored for Buyer's failure to provide or update required information, then Buyer agrees to pay a \$25 maintenance fee.

ASSIGNMENTS: Universal may, with or without notice to Buyer, assign or pledge its rights, title and interest in, to and under this Agreement and the collateral and power of attorney herein created. Upon notice from any assignee, Buyer will make any payments which remain without default, effect or counterclaim as to such assignment.

ENTIRE AGREEMENT: This Agreement constitutes the entire agreement between Buyer and Universal. It supersedes any other written or oral agreement between the parties, and, except as otherwise set forth herein, may be modified only in writing signed by both parties.

REMEDIES, GOVERNING LAW, WAIVERS: This Agreement shall be governed and construed in accordance with the laws of the State of Illinois without regard to applicable conflict of law principles. Each provision hereof shall be interpreted so as to be effective and valid to the maximum extent permitted by law. If any provision hereof is held to be unenforceable or invalid under applicable law, such provision shall not impact the validity or enforceability of the remaining provisions hereof. Any disputes in court or legal actions or proceedings arising out of or from or related to this Agreement or the PP, shall be brought only in courts having situs within Cook County, Illinois, and each party hereby consents and submits to the jurisdiction of any local, state or federal court located within Cook County, Illinois and waives any right it may have to transfer the venue of any such action or proceeding. Universal's failure to require strict performance of any provision hereof or to exercise any of its rights hereunder shall not waive or relinquish any future right under such provision and the provision shall continue and remain in full force and effect. Universal shall be entitled to its reasonable attorney's fees and costs incurred in the enforcement of any provision of this contract.

MISCELLANEOUS: The content and format of this agreement have been adopted to provide Buyer with important information in a clear and familiar form, and their use does not imply that any particular federal or state law relating to lending or installment sales is applicable to this agreement or the transaction it contemplates. Seller's signature on this Agreement, or the subsequent acceptance and negotiation of any proceeds advanced by Universal to Seller under this Agreement, creates an assignment per the terms of the Retailer Agreement between Universal and Seller.

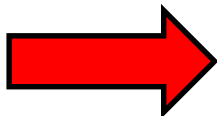
Notice to California Residents: If married, you may execute this agreement separately as an individual.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers this law.

Notice to Pennsylvania Residents: Any holder of this consumer credit contract is subject to all claims and defenses which the debtor could assert against the seller of the goods and services obtained pursuant hereto or with the proceeds hereof. Recovery hereunder by the debtor shall not exceed the amount paid by the debtor hereunder.

Buyer Signature _____

Co-Buyer Signature _____





Sample- New Account Information Form

Note: This form should be given to the Customer as a summary and to use if their welcome letter is not received prior to the first payment date.

UNIVERSAL
LENDERS LLC



NEW ACCOUNT INFORMATION

BILL HAAS
JILL HAAS
123 PARK # 202
CHICAGO IL 60610

Date: 07/20/2019

Ref: PAYMENT PLAN

RE: Your Payments | Warranty, Extended Service Contract, and/or Vehicle Protection Products

Congratulations on your purchase! Rest assured your vehicle is in good hands with the protection product(s) you just purchased from **ABC FORD**

The Universal Lenders' team welcomes you to The ZERO Plan[®]. We are the finance company that will be collecting payments from you. First, we want to thank you for giving us the opportunity to assist you with your purchase.

IF YOU HAVE ANY QUESTIONS, please call Universal Lenders at (866) 954-1050 or visit our website at: theZEROplan.com. Please note that it may take your dealer 10-20 days to submit the paperwork to Universal for processing. We will not have information about your account until received from the dealer. After we receive and activate your account we will send a similar letter, to the address noted above, with your account number. *Within a couple weeks, be on the lookout for an envelope coming from THE ZERO PLAN (with the above logo), which will have your detailed account information.* Below is a summary of your payment plan:

# of Payments	Payment Amount	When Payments are Due
12	\$344.85	Monthly, starting 08/19/2019

► AUTOMATIC PAYMENTS ◄

IF YOUR DEALER ENROLLED YOUR ACCOUNT IN AUTOMATIC PAYMENTS, the information we will use to debit your payment each month is listed below. **Please double-check the information for accuracy.** Note that if the information supplied to us is incorrect or expired, a \$25 fee may be charged for returned/declined payments. Universal Lenders generally requires at least 3-business days advance notice in order to make any changes to the any automatic payment.

**** NO AUTOPAY OPTION SELECTED ****

If your account is not enrolled in automatic payments, you can mail your payments to us. Payments can be mailed to:

UNIVERSAL LENDERS LLC
PO BOX 4179
OAK PARK, IL 60303-4179

(866) 954-1050 | theZEROplan.com

Universal Lenders does not mail monthly statements. For accounts not enrolled in automatic payments, upon activation we will mail a set of payment coupons to the address listed above to remind you of the due dates. However, the payment coupons we send are a courtesy — your payments are due as outlined above and in the contract you signed, and your failure to receive any mail from us does not relieve or waive your duty to pay. Your warranty may be cancelled if payment(s) are not received when due. If you do not receive payment coupons prior to the due date listed above, please call our office. Payments may be made by phone, for a \$15 service charge, by calling our office at (866) 954-1050.



Funding Checklist & Accounting

Note: This form is not required for funding. It is an internal form to be used to help the dealership account for the transaction and include the proper documents when funding is requested.

FUNDING CHECKLIST & FINAL ACCOUNTING

DATE: 07/20/2019 Seller/Dealer: ABC FORD
 Buyer(s): BILL HAAS & JILL HAAS

Product(s) Sold	Sale Price	Cost	Profit
AUL VSC AUL23445	3,200.00	-	=
IAS TIRE-WHEEL IAS321	599.00	-	=
DENT ZONE DING APPLIED FOR	799.00	-	=
		-	=
		-	=
PRODUCT TOTALS :		4,598.00*	

*Sale Price Totals must match Cash Price listed on Payment Plan

FINAL ACCOUNTING

Amount Financed:	<u>4,138.20</u>	Amount Financed :	+ <u>4,138.20</u>
Zero Plan® Fee:	<u>()</u>	Down Payment :	+ <u>459.80</u>
	<u>()</u>	Zero Plan® Fee :	<u>()</u>
Due From Zero Plan:	= <u>()</u>	Product/Policy Cost(s) :	<u>()</u>
Down Payment	+ <u>459.80</u>	Taxes to be Paid :	<u>(0.00)</u>
(Retained by Dealer)			<u>()</u>
TOTAL Dealer	= <u>()</u>	TOTAL PROFIT :	<u>()</u>
Cash Received	= <u>()</u>		

FUNDING

Funding contracts that meet our requirements will be paid out within 7 business days of our receipt. Contracts that contain errors, missing information, or do not meet program requirements will require additional time to process and may be rejected or unfunded until all problem(s) are resolved.

REQUIRED DOCUMENTS FOR FUNDING:

- Universal Lenders Copy of Note & Contract (Payment Plan).
- Exhibit A to Note & Contract (Page 2 Additional Provisions) with customer signature.
- Copies of ALL products/policies being financed, with Universal Lenders listed as lienholder on all forms.
- Photo ID

*Note that the "Customer" and "Dealer" copy of web generated forms omit certain required information. Make sure to remit "Universal Lenders" copy

SEND FUNDING PACKAGE WITHIN 10 DAYS OF SALE TO UNIVERSAL LENDERS LLC:

<i>Electronically (must be clear & legible):</i>	<i>By Mail:</i>	<i>By Courier (Fed-Ex/UPS):</i>
email: funding@theZEROplan.com	PO BOX 4179	1140 LAKE ST STE 202
fax: (773) 889-4508	OAK PARK, IL 60303-4179	OAK PARK, IL 60301-1050

For questions, help or inquiries: Call us at (866) 954-1050
 Most questions can be answered by visiting our website at www.theZEROplan.com

CHECKLIST (to ensure prompt funding)

- You have included copies of ALL products/policies being financed AND UNIVERSAL LENDERS IS LISTED AS LIENHOLDER ON EACH FORM or APPLICATION, including non-cancellable products.
- The Sale Price(s) on the policy(s) sold matches the "Cash Price" on Payment Plan/Note & Contract
- You have included a copy of the Buyer(s) Photo ID
- You have listed the Buyer(s) Social Security Number on the Payment Plan
- Making sure that we have the correct address and phone # will help reduce your cancellations & chargebacks due to non-payment!



Business Manager's Resources

Access our website at www.thezeroplan.com

Your dealership received a user and password. If you don't know your user or password contact universal. use this site to download all resources needed to use the ZERO Plan.

ZERO Plan® Partners

Overview of the ZERO Plan® and Universal Lenders LLC

Trouble Shoot ZERO Plan Program Problems

ZERO Plan® Training Material and FACT Sheets

Current Program Guidelines, Retailer Fee Schedule and ZERO Plan News

ZERO Plan Menu- Increase Revenue With Payment Presentations

Agent/Administrator Resources & Enrollment Documents

Install-Update ZERO Plan Programs

E-Contracting - Partners That Integrate With The ZERO Plan

How Do I Contact Universal Lenders LLC?

Products Eligible for ZERO Plan Financing



Customer Service

Refer Your Customers to Our Website to Address Most Concerns.



Business Partner Login

User:

Password:

Sign in

[Forgot Password? Need one?](#)

The ZERO Plan[®] 0% Payment Solutions

[Home](#)

What do you want to do?

[Who is Universal Lenders LLC ?](#)

[Manage Account, Customer Service, Policies & Procedures](#)

[Manage Automatic Payments](#)

[Make a Payment & How to Pay](#)

[ABOUT YOUR WARRANTY... coverage... eligibility... repairs... claims...](#)

[Cancel your Service Contract or Warranty](#)

If your question is not listed, [please Contact Us.](#)



Still have Questions?

Call us toll free at 866-954-1050

Or

Email us at info@thezeroplan.com