



NORTH SHORE BANK

www.northshorebank.com

North Shore Bank's

LeaseLink 6.0

User Manual

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How to defer the first payment for profit

Example:

Customer states they want to put a total of \$2,000 down. Here is a way to maximize your profit.

The screenshot shows the LeaseLink V6 interface. The 'Adjust Deal' button is circled in red. A callout box points to the 'Cost\$Bal' column in the lease table, indicating that the customer wants to put a total of \$2,000 out of pocket.

RT	RS	CT	TM	FS	FS Prg	Rate Prg	Total Pmt	RF	Rt Fctr	CT	Sell Price	Total Profit	Cost\$Bal
			36	GMAC	SP	BASIC	\$412.65	+	4.390	A	\$25,345.00	\$2,587.61	\$2,000.00
			36	NSHORE	SP10	BASIC	\$439.83	+	.00189	A	\$25,345.00	\$2,585.70	\$2,000.00
			36	NSHORE	ST	BASIC	\$460.51	+	.00209	A	\$25,345.00	\$2,586.11	\$2,000.00
			36	LCU	North Shore Bank	BASIC	\$462.01	+	.00173	A	\$25,345.00	\$2,589.64	\$2,000.00
			36	CUFI	ST	BASIC	\$464.15	+	.00179	A	\$25,345.00	\$2,589.08	\$2,000.00
			36	MIAL	ST	BASIC	\$466.50	+	.00175	A	\$25,345.00	\$2,344.12	\$2,000.00
			36	USBANK	ST	BASIC	\$471.18	+	.00206	A	\$25,345.00	\$2,585.22	\$2,000.00
			36	CCU-CUFI	ST	BASIC	\$488.76	+	.00247	A	\$25,345.00	\$2,587.58	\$2,000.00
			36	CAF	SP	BASIC	\$541.48	+	.00328	B	\$25,345.00	\$2,612.26	\$2,000.00
			36	CAF	ST	BASIC	\$599.43	+	.00483	B	\$25,345.00	\$2,613.83	\$2,000.00
			48	GMAC	SP	BASIC	\$366.02	+	4.220	A	\$25,345.00	\$2,589.71	\$2,000.00
			48	NSHORE	SP10	BASIC	\$378.74	+	.00189	A	\$25,345.00	\$2,584.47	\$2,000.00
			48	LCU-CUFI	ST	BASIC	\$393.79	+	.00173	A	\$25,345.00	\$2,587.68	\$2,000.00
			48	NSHORE	ST	BASIC	\$396.30	+	.00209	A	\$25,345.00	\$2,584.81	\$2,000.00
			48	MIAL	ST	BASIC	\$395.55	+	.00170	A	\$25,345.00	\$2,343.41	\$2,000.00
			48	CUFI	ST	BASIC	\$395.80	+	.00179	A	\$25,345.00	\$2,587.72	\$2,000.00
			48	USBANK	ST	BASIC	\$399.43	+	.00196	A	\$25,345.00	\$2,583.79	\$2,000.00

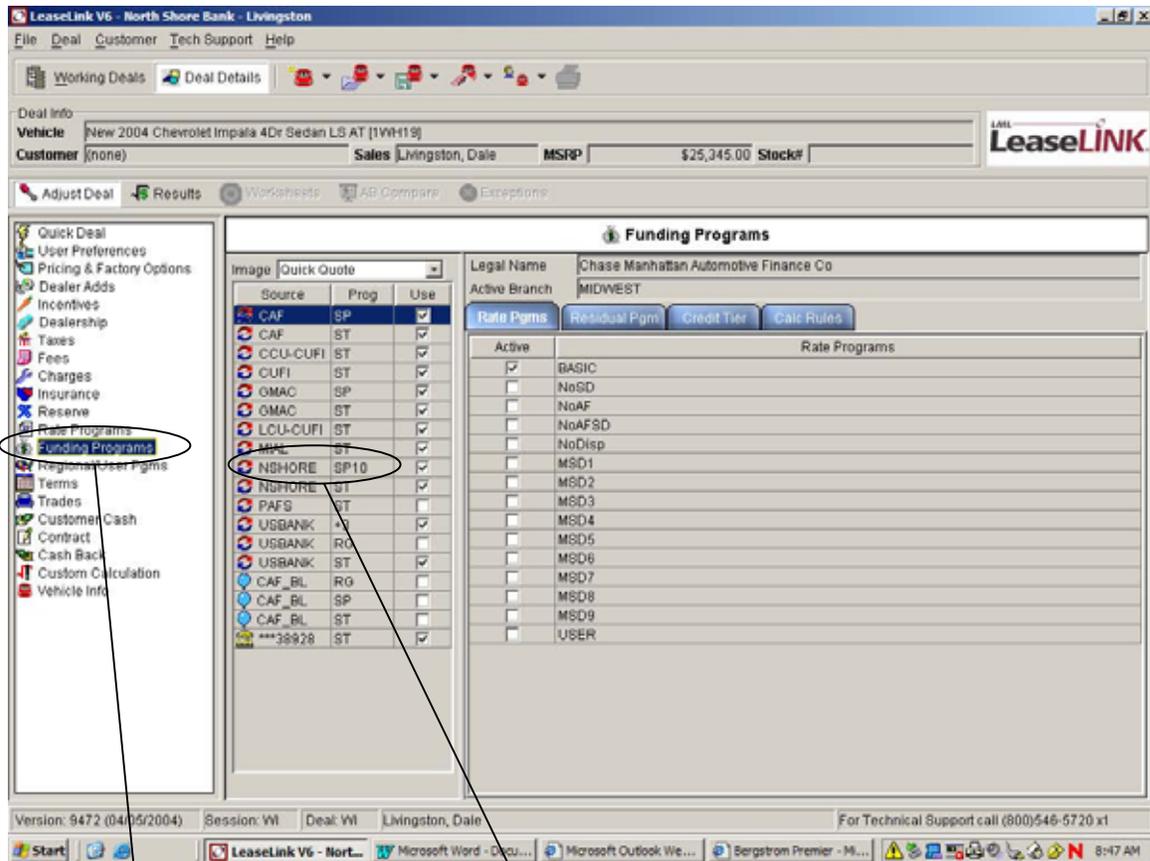
Goal: Sale Price: \$25,345.00, Customer Balance: \$2,000.00

Taxes	No Taxes	Mileage	Standard	Dir Adds	\$0.00	Veh MSRP	\$25,345.00
Sales	0.000%	Use	0.000%	Trade Eq	\$0.00	Total	\$25,345.00
Cap Rtd	0.000%	Lux	0.000%	Srvs Cnt	\$0.00	Avail Gross	\$2,099.00
				Soft Adds	\$0.00		

STEP 1
Run lease as normal
and click Adjust Deal

Customer wants
to put a total of
\$2,000 out of
pocket

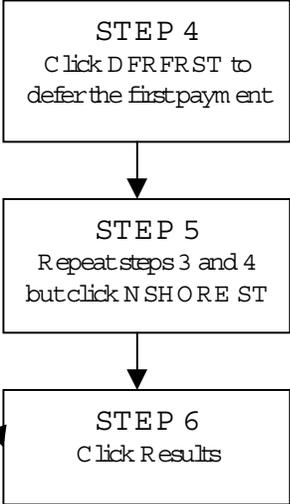
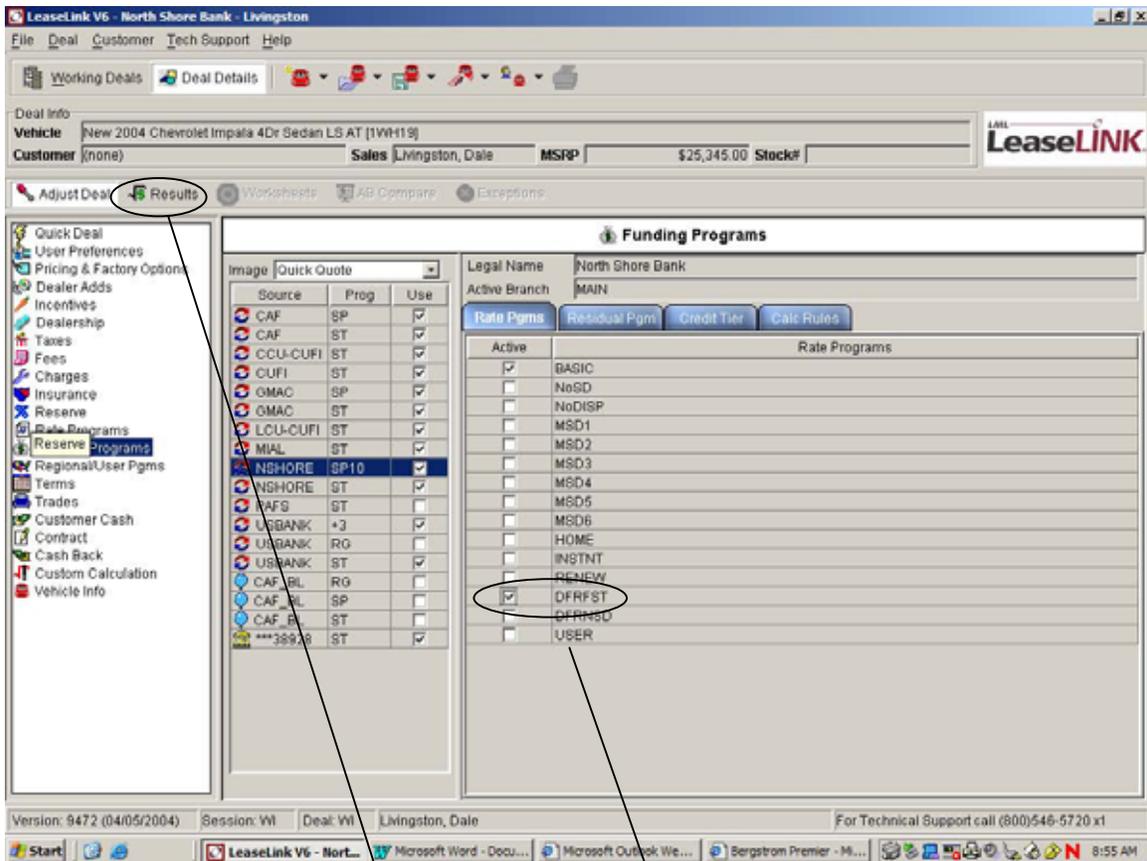
How to defer the first payment for profit



STEP 2
Click Funding Programs

STEP 3
Click NSHORE SP10

How to defer the first payment for profit



How to defer the first payment for profit

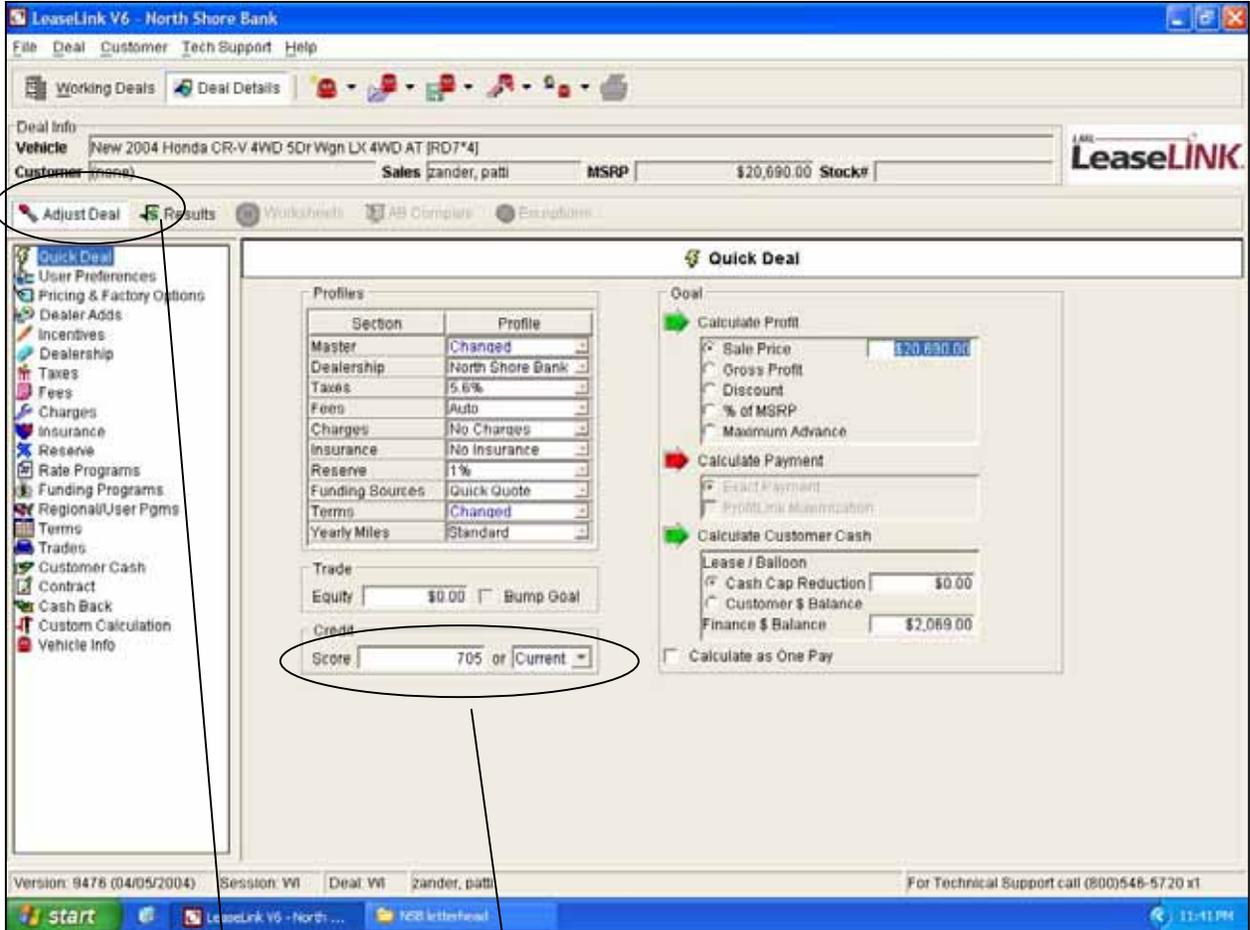
RT	RS	CT	TM	FS	FS Prg	Rate Prg	Total Pmt	RF	Rt Fctr	CT	Sell Price	Total Profit	Cust\$Bal
			36	NSHORE	SP10	DFRFST	\$429.74	+	00189	A	\$25,345.00	\$2,578.90	\$2,000.00
			36	NSHORE	SP10	BASIC	\$439.83	+	00189	A	\$25,345.00	\$2,585.70	\$2,000.00
			36	NSHORE	ST	DFRFST	\$449.74	+	00209	A	\$25,345.00	\$2,578.90	\$2,000.00
			36	NSHORE	ST	BASIC	\$460.51	+	00209	A	\$25,345.00	\$2,586.11	\$2,000.00
			36	CUIFI	ST	BASIC	\$464.16	+	00179	A	\$25,345.00	\$2,589.08	\$2,000.00
			36	MIAL	ST	BASIC	\$466.50	+	00175	A	\$25,345.00	\$2,344.12	\$2,000.00
			36	USBANK	ST	BASIC	\$471.19	+	00206	A	\$25,345.00	\$2,585.22	\$2,000.00
			36	CCU-CUIFI	ST	BASIC	\$488.76	+	00247	A	\$25,345.00	\$2,587.58	\$2,000.00
			36	CAF	SP	BASIC	\$541.48	+	00328	B	\$25,345.00	\$2,612.26	\$2,000.00
			36	CAF	ST	BASIC	\$599.43	+	00483	B	\$25,345.00	\$2,613.83	\$2,000.00
			48	GMAC	SP	BASIC	\$366.02	+	4.220	A	\$25,345.00	\$2,589.71	\$2,000.00
			48	NSHORE	SP10	DFRFST	\$372.40	+	00189	A	\$25,345.00	\$2,578.90	\$2,000.00
			48	NSHORE	SP10	BASIC	\$378.74	+	00189	A	\$25,345.00	\$2,584.47	\$2,000.00
			48	NSHORE	ST	DFRFST	\$388.53	+	00209	A	\$25,345.00	\$2,578.90	\$2,000.00
			48	NSHORE	ST	BASIC	\$395.30	+	00209	A	\$25,345.00	\$2,584.81	\$2,000.00
			48	MIAL	ST	BASIC	\$395.55	+	00170	A	\$25,345.00	\$2,343.41	\$2,000.00
			48	CUIFI	ST	BASIC	\$395.80	+	00179	A	\$25,345.00	\$2,587.72	\$2,000.00

RESULTS:

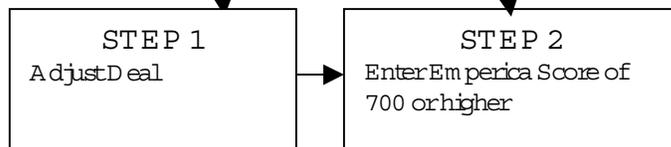
By deferring payment on a 48 month lease, payment has decreased by \$6.77 per month or a total of \$324.96. You can keep the customer's payment at the same \$395.30 and increase your gross by \$324.96

By deferring payment on a 36 month lease, payment has decreased by \$10.77 per month or a total of \$387.72. You can keep the customer's payment at the same \$460.51 and increase your gross by \$387.72.

Program North Shore Bank Expressway Program



For Expressway - Auto Approval customers



Security deposit is waived & 1st payment is deferred for NO CHARGE.
Acquisition fee is reduced \$100.

Program North Shore Bank Expressway Program

LeaseLink V6 - North Shore Bank

File Deal Customer Tech Support Help

Working Deals Deal Details

Deal Info: Vehicle: New 2004 Honda CR-V 4WD 5Dr Wgn LX 4WD AT [RD7*4] Customer: (none) Sales: zander, patri MSRP: \$20,690.00 Stock#

Adjust Deal Results Worksheets AB Compare Exceptions

Terms	RT	RS	CT	TM	FS	FS Prg	Rate Prg	Total Pmt	RF	Rt Fctr	CT	Sell Price	Total Profit	Cust\$Bal
Changed					36NSHORE	SP10	INSTNT	\$311.21	+	.00172	A	\$20,690.00	\$1,748.92	\$92.40
Funding Source					36NSHORE	SP10	BASIC	\$314.33	+	.00172	A	\$20,690.00	\$1,749.92	\$406.73
Quick Quote					38NSHORE	SP10	DFRFST	\$317.44	+	.00172	A	\$20,690.00	\$1,750.92	\$92.40
View					36NSHORE	ST	INSTNT	\$329.64	+	.00192	A	\$20,690.00	\$1,748.92	\$92.40
Lease/Balloon C...					36MIAL	ST	BASIC	\$331.91	+	.00175	A	\$20,690.00	\$1,747.92	\$774.31
Data Image					36NSHORE	ST	BASIC	\$332.78	+	.00192	A	\$20,690.00	\$1,749.92	\$425.18
Dealer					36LCU-CUFI	ST	DFRFST	\$333.33	+	.00159	A	\$20,690.00	\$1,751.37	\$92.40
Detail Display					36LCU-CUFI	ST	BASIC	\$333.33	+	.00159	A	\$20,690.00	\$1,751.37	\$425.73
Goal & Detail					36NSHORE	ST	DFRFST	\$335.91	+	.00192	A	\$20,690.00	\$1,750.92	\$92.40
Custom Calc					36USBANK	ST	BASIC	\$341.31	+	.00189	A	\$20,690.00	\$1,749.37	\$433.71
Show all payments					36CAF	SUSP	BASIC	\$345.20	+	.00221	A	\$20,690.00	\$1,759.63	\$437.60
					36CAF	ST	BASIC	\$428.73	+	.00411	A	\$20,690.00	\$1,755.58	\$971.13
					42NSHORE	SP10	INSTNT	\$292.41	+	.00172	A	\$20,690.00	\$1,748.92	\$92.40
					42NSHORE	SP10	BASIC	\$295.10	+	.00172	A	\$20,690.00	\$1,749.92	\$387.50
					42NSHORE	SP10	DFRFST	\$297.80	+	.00172	A	\$20,690.00	\$1,750.92	\$92.40
					42LCU-CUFI	ST	DFRFST	\$308.27	+	.00159	A	\$20,690.00	\$1,751.37	\$92.40
					42LCU-CUFI	ST	BASIC	\$308.27	+	.00159	A	\$20,690.00	\$1,751.37	\$400.67

Goal: Sale Price: \$20,690.00, Cap Reduction: \$0.00

Summary:

Taxes	5.6%	Mileage	Standard	Dir Adds	\$0.00	Veh MSRP	\$20,690.00
Sales	0.000% Use 5.600%	Trade Eq	\$0.00	Conv Van	\$0.00	Total	\$20,690.00
Cap Rd	5.600% Lux 0.000%	Srv Cnt	\$0.00	Soft Adds	\$0.00	Avail Gross	\$1,537.52

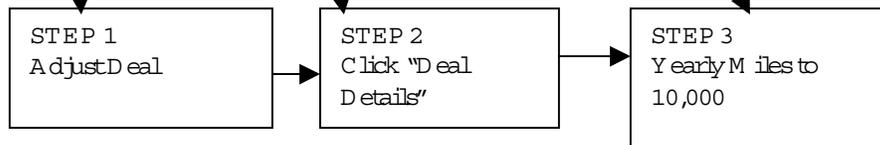
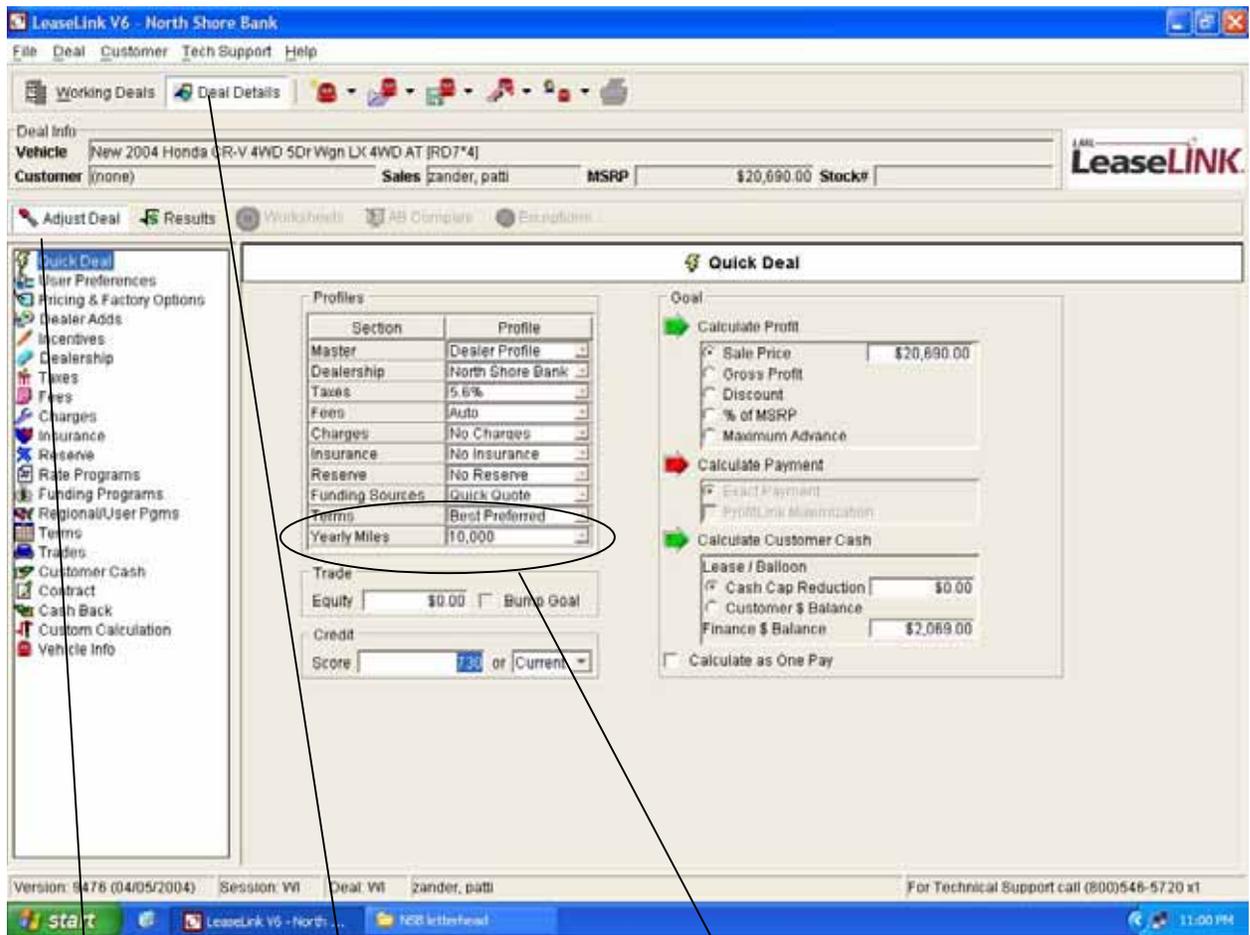
Version: 9476 (04/05/2004) Session: WI Deal: WI zander, patri For Technical Support call (800)546-5720 xt

STEP 3
Press Results

Results:

North Shore Bank shows an instant approval program. You profit an extra \$100 and the customer gets to defer their first payment at no charge.

Program North Shore Bank's 10k mile program



Program North Shore Bank's 10k mile program

LeaseLink V6 - North Shore Bank

File Deal Customer Tech Support Help

Working Deals Deal Details

Deal Info
Vehicle New 2004 Honda CR-V 4WD 5Dr Wgn LX 4WD AT [RD7*4]
Customer (none) Sales zander, patl MSRP \$20,690.00 Stock#

Adjust Deal Results Worksheets AB Compare Exceptions

RT	RS	CT	TM	FS	FS Prg	Rate Prg	Total Pmt	RF	Rt Fctr	CT	Sell Price	Total Profit	Customer Balance	
				36	NSHORE	SP10	INSTNT	\$311.21	+	00172	A	\$20,690.00	\$1,748.92	Customer Balance
				36	NSHORE	SP10	BASIC	\$314.33	+	00172	A	\$20,690.00	\$1,749.92	\$406.73
				36	LCU-CUFI	ST	DFRFST	\$316.17	+	00159	A	\$20,690.00	\$1,751.37	\$92.40
				36	LCU-CUFI	ST	BASIC	\$316.17	+	00159	A	\$20,690.00	\$1,751.37	\$408.57
				36	NSHORE	SP10	DFRFST	\$317.44	+	00172	A	\$20,690.00	\$1,750.92	\$92.40
				36	NSHORE	ST	INSTNT	\$323.99	+	00192	A	\$20,690.00	\$1,748.92	\$92.40
				36	MIAL	ST	BASIC	\$326.23	+	00175	A	\$20,690.00	\$1,747.92	\$768.63
				36	NSHORE	ST	BASIC	\$327.13	+	00192	A	\$20,690.00	\$1,749.92	\$419.53
				36	NSHORE	ST	DFRFST	\$330.26	+	00192	A	\$20,690.00	\$1,750.92	\$92.40
				36	USBANK	ST	BASIC	\$335.65	+	00189	A	\$20,690.00	\$1,749.37	\$428.05
				36	CAF	SUSP	BASIC	\$339.25	+	00220	A	\$20,690.00	\$1,752.39	\$431.65
				36	CAF	ST	BASIC	\$423.55	+	00411	A	\$20,690.00	\$1,756.92	\$940.95
				42	NSHORE	SP10	INSTNT	\$292.41	+	00172	A	\$20,690.00	\$1,748.92	\$92.40
				42	LCU-CUFI	ST	DFRFST	\$293.71	+	00159	A	\$20,690.00	\$1,751.37	\$92.40
				42	LCU-CUFI	ST	BASIC	\$293.71	+	00159	A	\$20,690.00	\$1,751.37	\$386.11
				42	NSHORE	SP10	BASIC	\$295.10	+	00172	A	\$20,690.00	\$1,749.92	\$387.50
				42	NSHORE	SP10	DFRFST	\$297.80	+	00172	A	\$20,690.00	\$1,750.92	\$92.40

Goal: Sale Price: \$20,690.00, Cap Reduction: \$0.00

Taxes	5.6%	Mileage	10,000	Dir Adds	\$0.00	Veh MSRP	\$20,690.00
Sales	0.000% User	Trade Eq	\$0.00	Conv Van	\$0.00	Total	\$20,690.00
Cap Rd	5.600% Lux	Svc Cnt	\$0.00	Soft Adds	\$0.00	Avail Gross	\$1,537.52

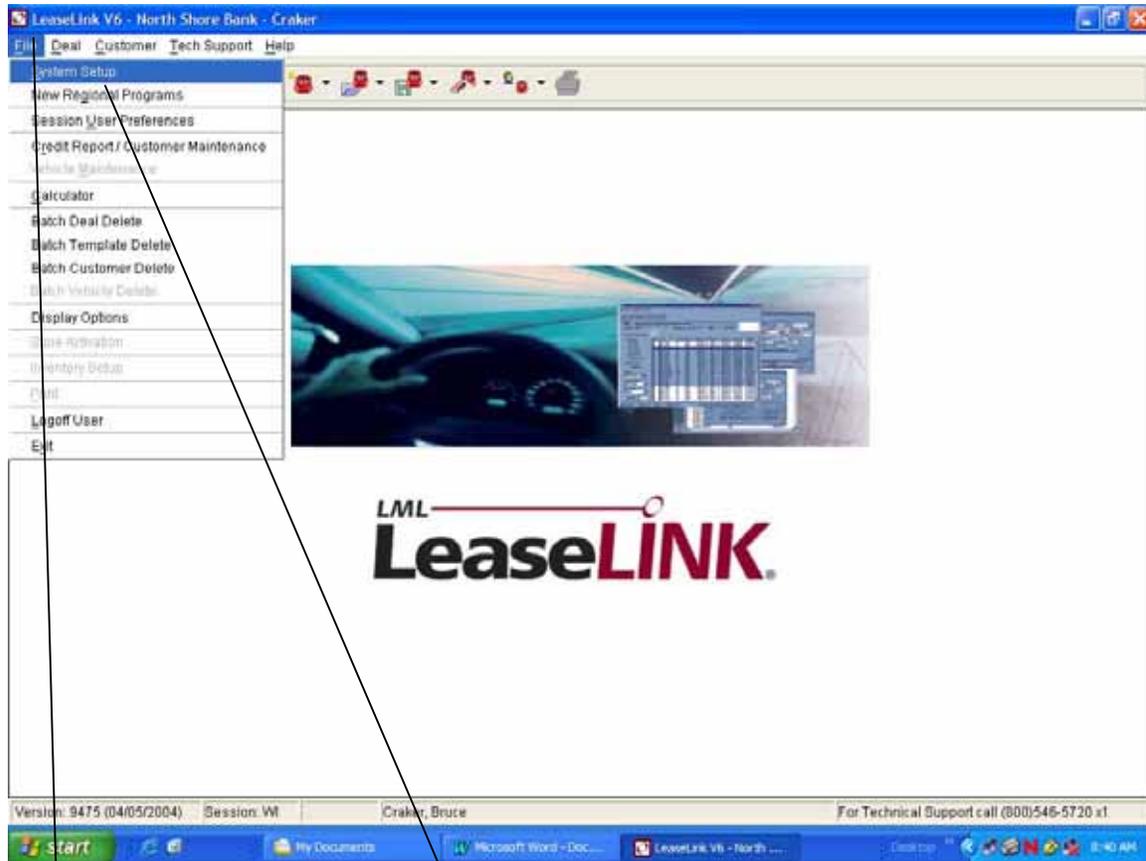
Version: 9476 (04/05/2004) Session: WI Deal: WI zander, patl For Technical Support call (800)546-5720 xt

STEP 4
Press R results

Results:

The SP10 program will quote 10,000 miles per year or request 10,000 miles per year. If the 10,000 mile per year program is unavailable on the vehicle, no SP10 option will appear. Lease Link will calculate 12,000 miles per year.

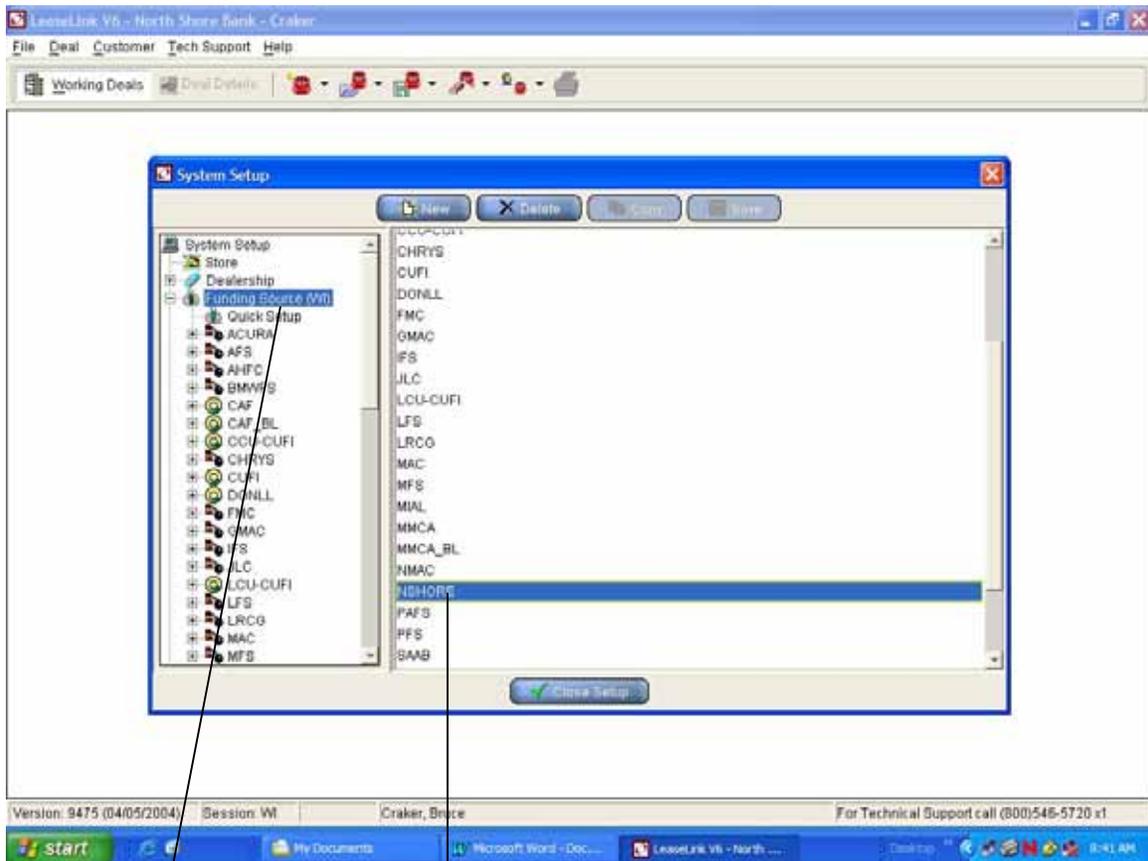
Raising the Acquisition Fee for Dealer Profit



STEP 1
Single click on "File"

STEP 2
Single click on
"System Setup"

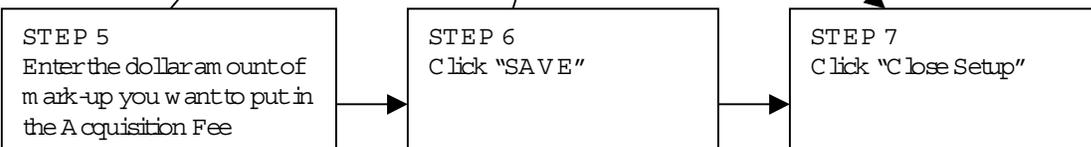
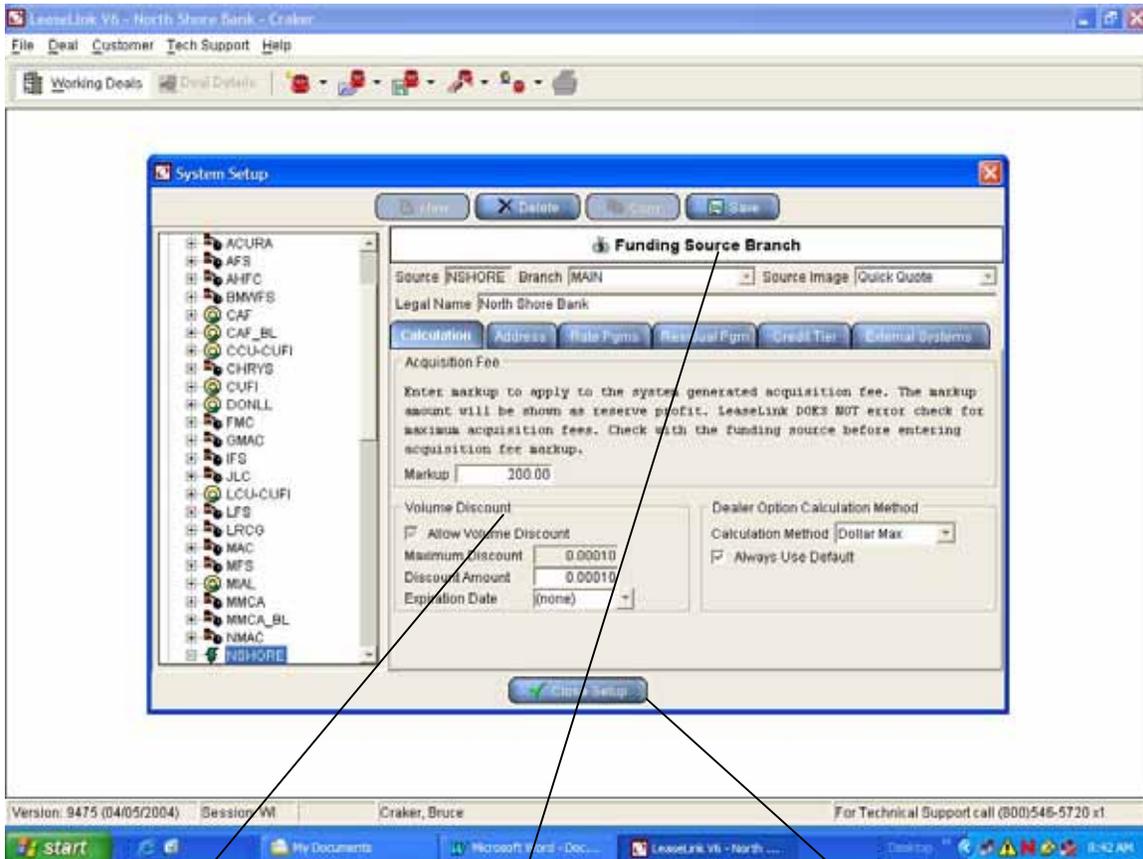
Raising the Acquisition Fee for Dealer Profit



STEP 3
Single click on
"Funding Source
(W I)"

STEP 4
Scroll down to "NSHORE"
for North Shore Bank and
double click

Raising the Acquisition Fee for Dealer Profit



Reminder: Changes to system setup will affect the defaults of the system and affect each future North Shore Bank deal until the default is modified again.

Using all the Programs North Shore Bank Offers

LeaseLink V6 - North Shore Bank - Goman

File Deal Customer Tech Support Help

Working Deals Deal Details

Deal Info
 Vehicle: New 2004 Chrysler Sebring Convertible 2Dr Convertible LX AT (JRPC27)
 Customer: (none) Sales: Goman, John MSRP: \$28,140.00 Stock#

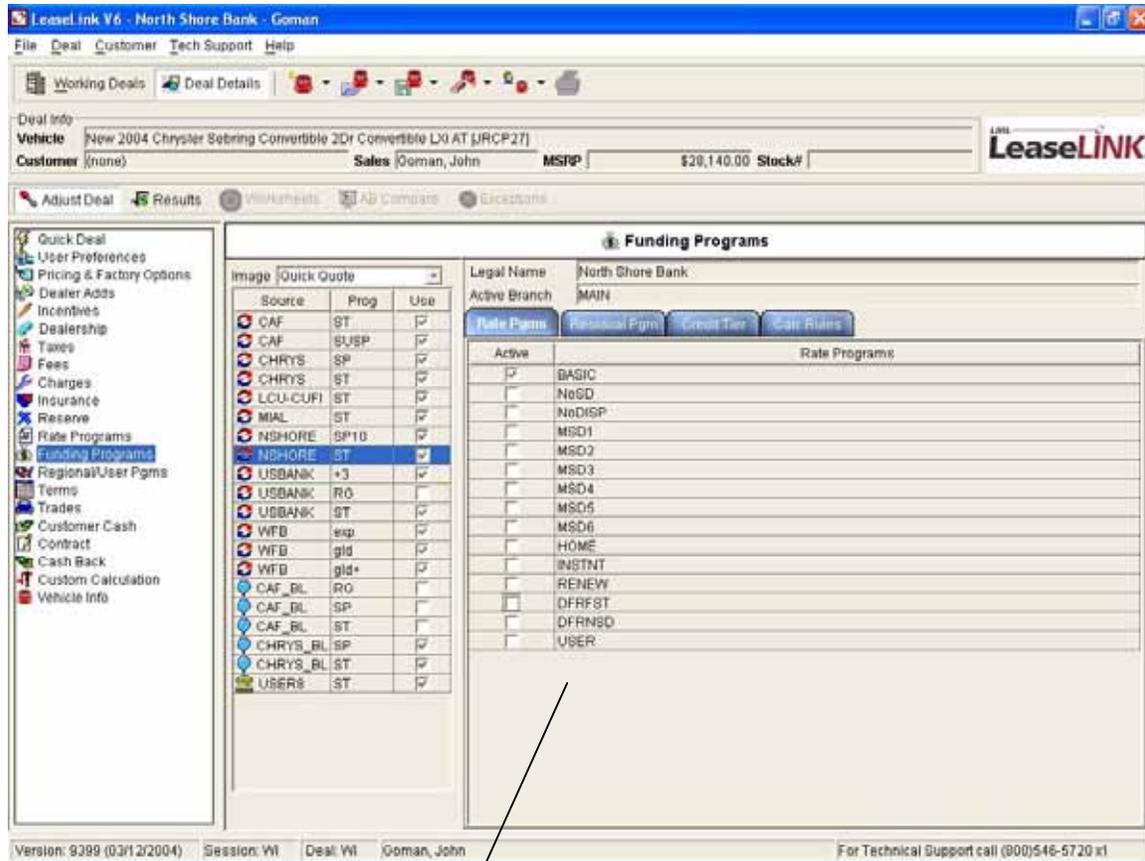
Adjust Deal Results Worksheets Add Comparisons Exceptions

Terms	RT	RS	CT	TM	FS	FS Prg	Rate Prg	Total Prmt	RF	Rt Fctr	CT	Sell Price	Total Profit	Cust\$Bal
Best Preferred					36NSHORE	SP10	BASIC	\$638.32	+	00172	A	\$28,140.00	\$2,342.90	\$632.82
Funding Source					36NSHORE	ST	BASIC	\$560.97	+	00192	A	\$28,140.00	\$2,342.90	\$655.47
Quick Quote					36MIAL	ST	BASIC	\$562.93	+	00175	A	\$28,140.00	\$2,340.90	\$1,007.43
View					36LCU-CUFI	ST	BASIC	\$563.25	+	00159	A	\$28,140.00	\$2,344.35	\$657.75
Lease/Balloon C.					36CHRYS_BL	SP	BASIC	\$564.87	+	5.700	B	\$28,140.00	\$2,338.80	\$94.50
Data Image					36USBANK	ST	BASIC	\$566.03	+	00172	A	\$28,140.00	\$2,342.35	\$660.53
Dealer					36WFB	gld+	BASIC	\$573.38	+	00184	A	\$28,140.00	\$2,345.65	\$667.88
Detail Display					48NSHORE	SP10	BASIC	\$453.43	+	00172	A	\$28,140.00	\$2,342.90	\$547.93
None					48MIAL	ST	BASIC	\$469.68	+	00170	A	\$28,140.00	\$2,340.90	\$914.18
Custom Calc					48USBANK	ST	BASIC	\$469.94	+	00162	A	\$28,140.00	\$2,342.35	\$564.44
Show all payments					48LCU-CUFI	ST	BASIC	\$470.70	+	00159	A	\$28,140.00	\$2,344.35	\$565.20
					48NSHORE	ST	BASIC	\$471.84	+	00192	A	\$28,140.00	\$2,342.90	\$566.34
					48WFB	gld+	BASIC	\$490.40	+	00182	A	\$28,140.00	\$2,349.19	\$574.90
					48WFB	gld	BASIC	\$486.05	+	00197	A	\$28,140.00	\$2,349.19	\$580.55
					60USBANK	ST	BASIC	\$409.32	+	00162	A	\$28,140.00	\$2,342.35	\$503.82
					60MIAL	ST	BASIC	\$409.55	+	00170	A	\$28,140.00	\$2,340.90	\$854.05
					60LCU-CUFI	ST	BASIC	\$409.85	+	00159	A	\$28,140.00	\$2,344.35	\$504.35
					60NSHORE	ST	BASIC	\$412.91	+	00192	A	\$28,140.00	\$2,342.90	\$507.41
					60WFB	gld+	BASIC	\$421.70	+	00188	A	\$28,140.00	\$2,356.22	\$516.20
					60WFB	gld	BASIC	\$426.32	+	00198	A	\$28,140.00	\$2,356.22	\$519.82
					60WFB	exp	BASIC	\$432.57	+	00218	A	\$28,140.00	\$2,356.22	\$527.07

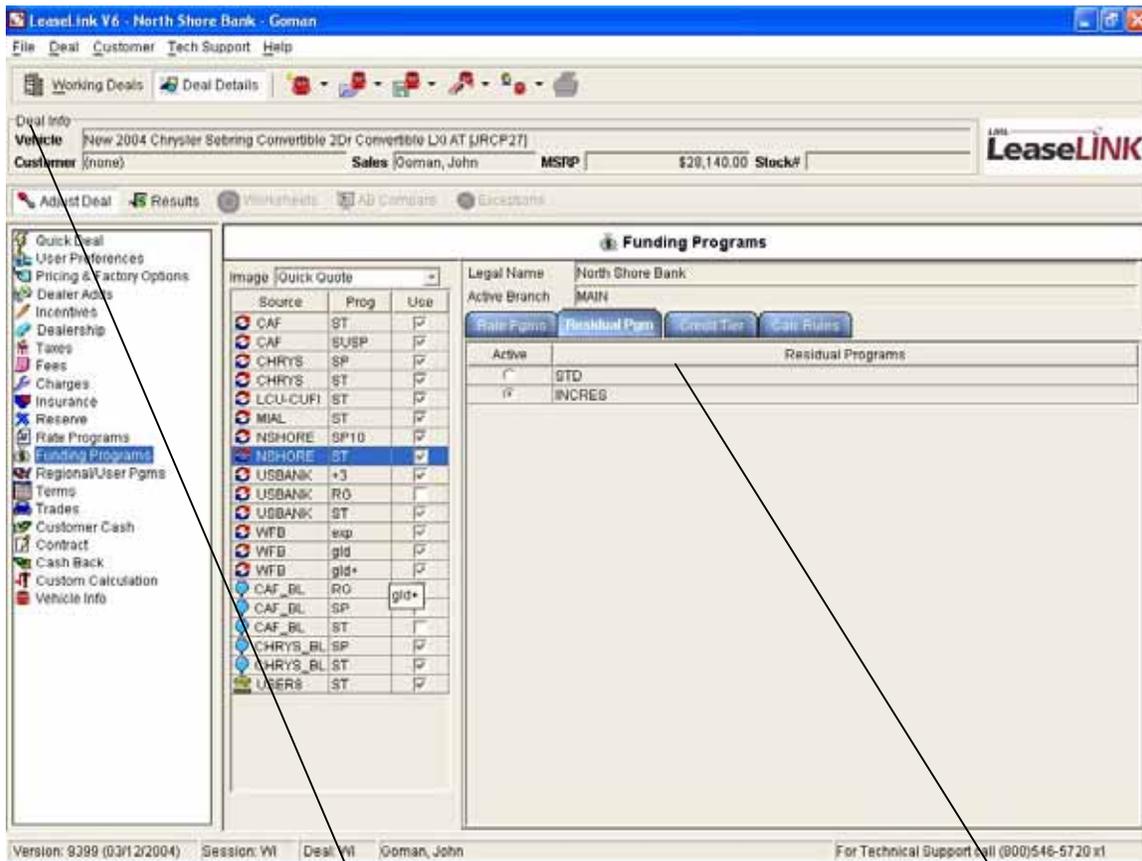
Version: 9389 (03/12/2004) Session: Wt Deal: Wt Goman, John For Technical Support call (800)546-5720 x1

STEP 1
 Double click on the icon at the left of the screen to display all of the rate programs available with North Shore Bank.

Using all the Programs North Shore Bank Offers



STEP 2
 The box on the right now includes all of the programs that may be used on that vehicle. As an example, you would check the "INSTNT" box if the customer qualified for North Shore Bank's Expressway instant approval. The Lease Link worksheet would then show the deal without a security deposit, with a deferred first payment, and with a \$450 Acquisition fee



The other tabs allow you to adjust residuals and account for credit tiers. For example, click on the "Residual Programs" tab and click the "INCRS" button. In every case, on a new vehicle, this will lower the payment. Sometimes the change is small, but the payment will always go down. Remember, the Buy Rate will be increased by .0002.

To default the increased residual program into your LeaseLink system, follow the steps below.

STEP 1
Open "File"

STEP 2
Open "System Setup"
Open "Funding Source"
Click on NSHORE
Make the changes and hit save.

Maximize the impact of the rebate on a sign and drive

The screenshot shows the LeaseLINK software interface. A 'New Deal' window is open, displaying an 'Incentives' table. The table lists various incentives for a 'New 2004 Dodge Caravan 4Dr Wgn Grand SE AT (R6K1.5)'. The 'Apply Method' dropdown menu is highlighted, and an arrow points from a text box below to this menu.

Item	Apply Method
Rebate	Due in Advance Balance Cap
Dealer Cash	Reduce Invoice

STEP 1
 When building the deal, make sure that the rebate in the "Apply Method" box is set to "Due in Advance Balance Cap." Mode.

LeaseLink V6 - North Shore Bank - Goman

File Deal Customer Tech Support Help

Working Deals Deal Details

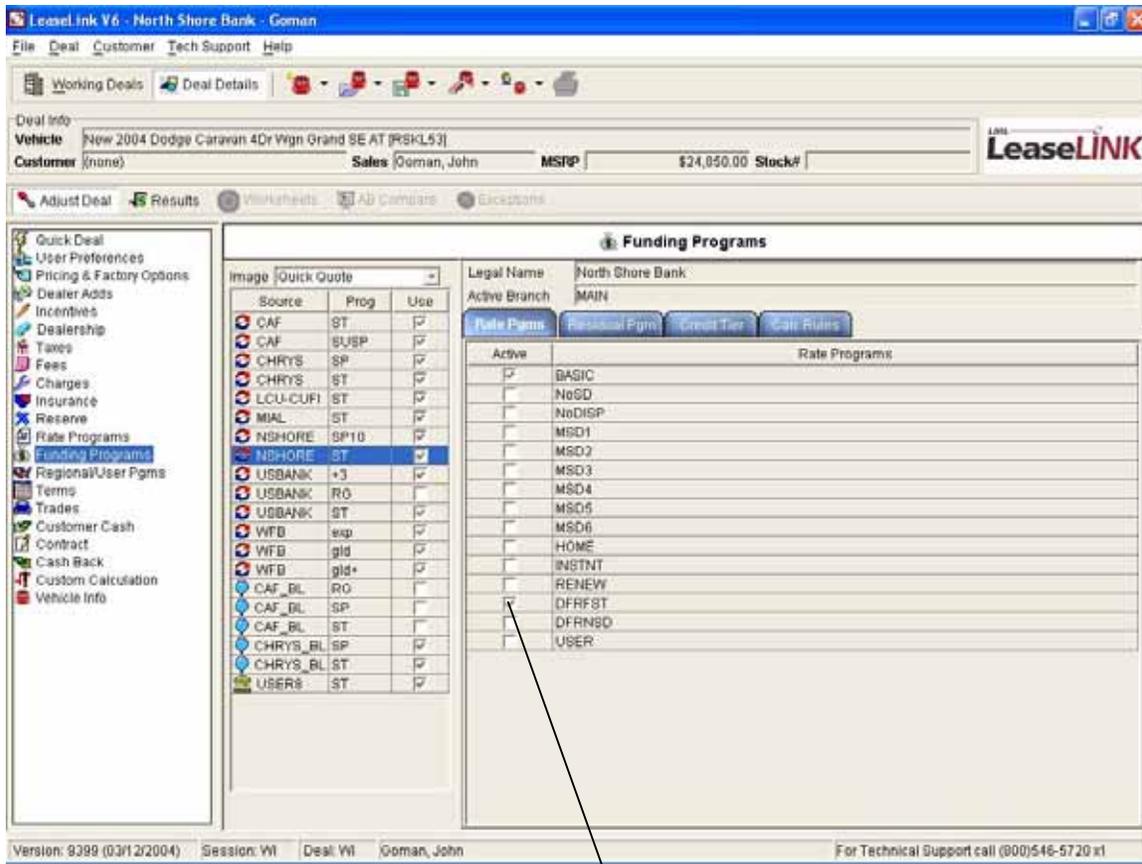
Deal Info
 Vehicle: New 2004 Dodge Caravan 4Dr Vgn Grand SE AT (R6KL53)
 Customer: (none) Sales: Goman, John MSRP: \$24,850.00 Stock#

Adjust Deal Results Worksheets AB Compare Exceptions

Terms	RT	RS	CT	TM	FS	FS Prg	Rate Prg	Total Pmt	RF	Rt Fctr	CT	Sell Price	Total Profit	Cust\$Bal
Best Preferred					36NSHORE	ST	DFRFST	\$406.93 +		.00182	A	\$24,850.00	\$1,720.94	\$0.00
Funding Source					36NSHORE	ST	BASIC	\$416.29 +		.00182	A	\$24,850.00	\$1,724.11	\$0.00
Quick Quote					36CHRY5_BL	SP	BASIC	\$416.52 +	5 700	B	A	\$24,850.00	\$1,716.32	\$0.00
View					36CHRY5	SP	BASIC	\$417.33 +		.00145	B	\$24,850.00	\$1,730.24	\$0.00
Lease/Balloon C...					36LCU-CUFI	ST	BASIC	\$423.13 +		.00159	A	\$24,850.00	\$1,725.63	\$0.00
Data Image					36USBANK	ST	BASIC	\$424.79 +		.00172	A	\$24,850.00	\$1,723.64	\$0.00
Dealer					36WFB	gld+	BASIC	\$431.22 +		.00184	A	\$24,850.00	\$1,728.50	\$0.00
Detail Display					48NSHORE	ST	DFRFST	\$352.17 +		.00182	A	\$24,850.00	\$1,720.94	\$0.00
None					48NSHORE	ST	BASIC	\$358.01 +		.00182	A	\$24,850.00	\$1,723.53	\$0.00
Custom Calc					48CHRY5_BL	SP	BASIC	\$369.19 +	5 110	B	A	\$24,850.00	\$1,716.20	\$0.00
Show all payments					48USBANK	ST	BASIC	\$360.57 +		.00182	A	\$24,850.00	\$1,723.00	\$0.00
					48LCU-CUFI	ST	BASIC	\$361.63 +		.00159	A	\$24,850.00	\$1,725.01	\$0.00
					48MIAL	ST	BASIC	\$367.63 +		.00170	A	\$24,850.00	\$1,725.12	\$0.00
					48WFB	gld+	BASIC	\$369.54 +		.00182	A	\$24,850.00	\$1,727.21	\$0.00
					60NSHORE	ST	DFRFST	\$314.35 +		.00182	A	\$24,850.00	\$1,720.94	\$0.00
					60NSHORE	ST	BASIC	\$318.39 +		.00182	A	\$24,850.00	\$1,723.13	\$0.00
					60USBANK	ST	BASIC	\$319.38 +		.00182	A	\$24,850.00	\$1,722.59	\$0.00
					60LCU-CUFI	ST	BASIC	\$320.20 +		.00159	A	\$24,850.00	\$1,724.60	\$0.00
					60MIAL	ST	BASIC	\$325.41 +		.00170	A	\$24,850.00	\$1,724.70	\$0.00
					60WFB	gld+	BASIC	\$329.76 +		.00188	A	\$24,850.00	\$1,728.55	\$0.00
					60WFB	gld	BASIC	\$332.51 +		.00198	A	\$24,850.00	\$1,728.57	\$0.00

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STEP 2
 To defer the customer's first payment, double click on the icon at the left of the payment screen to display all of the rate programs available to you through North Shore Bank.



STEP 3
 Check the "D FRFST" box to defer the first payment. The security deposit is automatically waived to all Tier 1 customers and the first payment will now be due in 30 days. Any cash that the customer was planning on putting down can now be used completely as cap cost reduction. This will show a customer the lowest payment without giving up profit.