

AutoZoom ANGL Programming Update Q1 2022

Pending Stips Flag Added:

You will notice that we have added a Pending Stips dropdown just below the Status dropdown on the upper right corner of the scoresheet form next to Dead Deal. This flag, like the Dead Deal flag, will give you the ability to set a flag regardless of which Status is or has been selected. Then, you will be able to scope your data using the new Pending Stips Filter in the Filter Section of AutoZoom ANGL to view or exclude deals from view.

← Back **New scoresheet**

First Name * Middle Name Last Name *

Address Line 1

Address Line 2

Country City

State Zip

Home Phone Work Phone

Mobile Phone

Notes

Location *

Decided By

Salesperson

Status *

Pending Stips Dead Deal

Status Date

Account #

Print Scoresheet After Save Total Score:

Five New Filters:

You will notice that we have added five new filters that correspond with Categories/Ranges from your company's AutoZoom scoresheet. This will give you the ability to scope your data to an even greater degree in order to learn more about the differing outcomes between good, weak and bad deals.

SCORESHEETS REPOSSESSIONS DECLINES Filter DEMO_6 - Administration Scott Carlson

Location Status Salesperson Scored By Decided By

Credit Tradelines Ratio Credit Bureau Score Vehicle Mileage Ratio Down Payment % Payment Ratio

autozoom Scoring & BHPH Analytics

Score Range Selector

Stability Structure Total

High

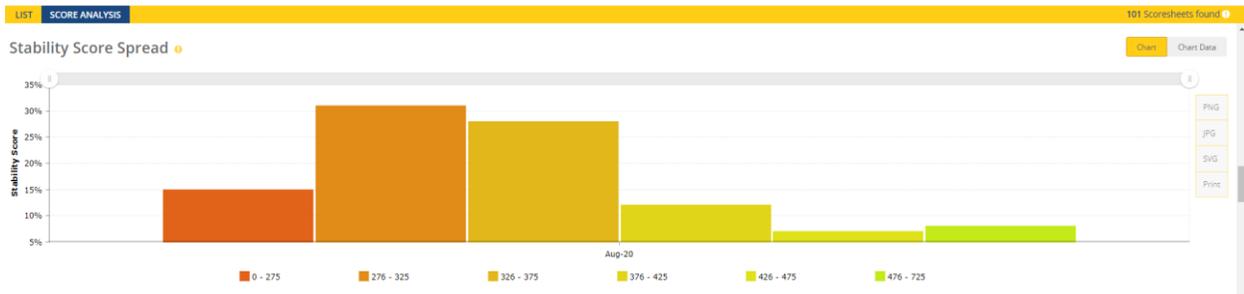
Low

Date Range: 01-01-2020 12-31-2020 Search Item Pending Stips Filter Off Dead Deal Filter Off

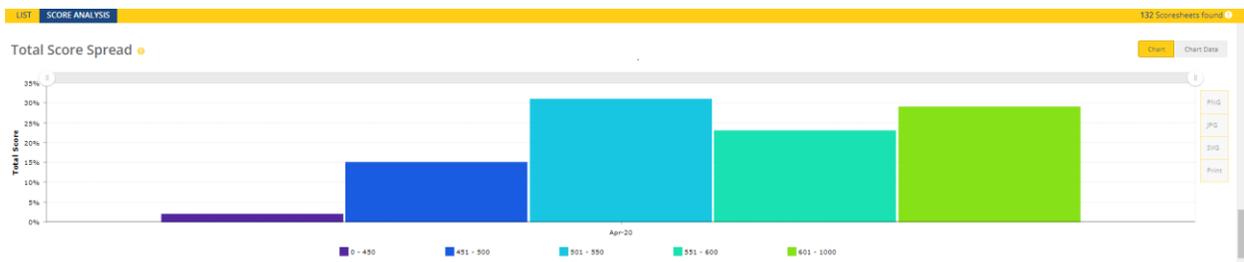
Stability Score and Total Score Focus:

You will notice that we have changed the order in which the Charts present in the Score Analysis sub-tab. We have done so in order to stress the importance of using the Stability Score and Total Score Spread Charts to properly balance the credit and deal structure quality of your in-house financed sales. We recommend that all underwriters responsible for making final credit decisions set their calendar date range to display full current month at the beginning of each day. Doing so, will enable underwriters to view and monitor the results of your company's established Scoring Guidelines progress daily in realtime.

Most of our clients ultimately benchmark to no more than 15% as the ideal for the Dark Orange column (far left in the image below).



Most of our clients ultimately benchmark to no more than 25% as the ideal for the Royal Blue column (2nd from left in the image below).



New Repo Log Sub-tab Added:

You will notice that we have added a new Repo Log sub-tab. When selected, the Repo Log sub-tab should display repo data corresponding with your DMS repo log for the same date range regardless of the sales origination date range.

(notice that the column order has been changed to make it easier to instantly view repossession economic outcome)

Date Range: 01-01-2021 - 01-17-2022 Unlock Search Item														Apply Filter Focus Filter	
LIST	REPO ANALYSIS	REPO LOG	STATIC POOL ANALYSIS											204 Repossessions found	
Sale Date	Repo Date	Days To Repo	Target Risk	Dollar Risked	Risk \$\$ Over/Under	% Risk \$\$ Over/Under	Principle & Interest Received	% of CID (Payments)	Repo Proceeds or ACV	% of CID (ACV)	Total \$ Received	Total % of Risk Recovered	375 Stability	225 D	
12-29-2020	1-07-2021	9	\$10,400	\$9,771	\$629	6.1%	\$0	0.0%	\$9,500	97.2%	\$9,500	97.2%	467	188	
10-22-2020	1-10-2021	80	\$7,200	\$7,273	\$73	1.0%	\$573	7.9%	\$5,500	75.6%	\$6,073	83.5%	323	210	
10-29-2020	1-10-2021	73	\$10,000	\$11,961	\$1,961	19.6%	\$726	6.1%	\$8,000	66.9%	\$8,726	73.0%	447	146	
5-31-2020	1-10-2021	224	\$10,900	\$9,573	\$1,327	12.2%	\$1,756	18.3%	\$8,500	88.8%	\$10,256	107.1%	487	200	
7-09-2020	1-10-2021	185	\$6,400	\$7,995	\$1,595	24.9%	\$1,134	14.2%	\$4,800	60.0%	\$5,934	74.2%	286	253	
7-24-2020	1-10-2021	170	\$8,900	\$8,839	\$61	0.7%	\$2,431	27.5%	\$8,800	99.6%	\$11,231	127.1%	399	182	
8-11-2020	1-10-2021	152	\$6,400	\$8,358	\$1,958	30.6%	\$372	4.5%	\$1,036	12.4%	\$1,408	16.8%	285	180	
10-11-2020	1-13-2021	94	\$10,400	\$9,730	\$670	6.4%	\$2,485	25.5%	\$8,000	82.2%	\$10,485	107.8%	465	185	
6-29-2020	1-21-2021	206	\$6,300	\$8,332	\$2,032	32.3%	\$2,345	25.7%	\$7,500	90.0%	\$9,645	115.8%	280	223	
10-22-2020	1-25-2021	95	\$8,000	\$9,500	\$1,500	18.7%	\$633	6.7%	\$7,000	73.7%	\$7,633	80.4%	358	170	
12-09-2020	2-01-2021	54	\$9,000	\$7,673	\$1,327	14.7%	\$404	5.3%	\$7,000	91.2%	\$7,404	96.5%	404	201	
8-18-2020	2-04-2021	130	\$5,900	\$6,206	\$306	5.2%	\$1,452	23.4%	\$5,000	80.6%	\$6,452	104.0%	263	228	
		206	\$1,705,000	\$1,575,407	(\$129,593)	7.6%	\$435,262	27.6%	\$1,480,436	92.7%	\$1,895,698	120.3%	374	207	

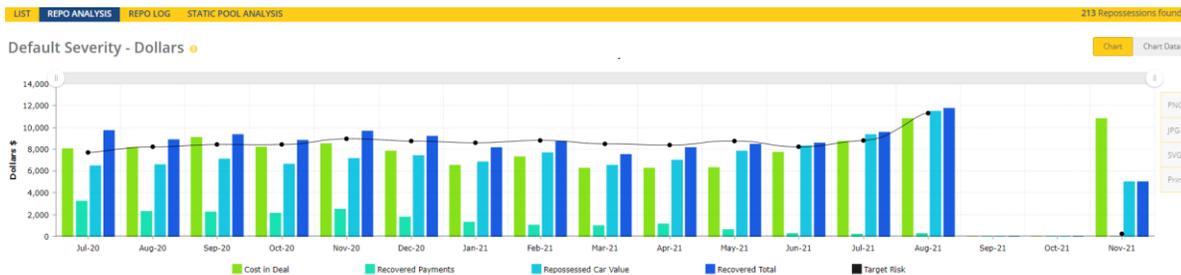
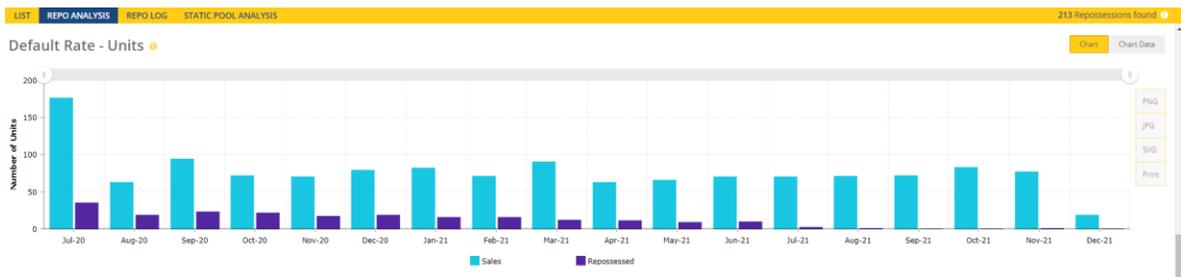
When selected, the Repo List sub-tab will display repo data/results corresponding with only sales originated in the date range indicated by the calendars can be seen just above the sub-tabs.

(notice that the column order has been changed to make it easier to instantly view repossession economic outcome)

Date Range: 01-01-2021 - 01-17-2022 Unlock Search Item														Apply Filter Focus Filter	
LIST	REPO ANALYSIS	REPO LOG	STATIC POOL ANALYSIS											78 Repossessions found	
Sale Date	Repo Date	Days To Repo	Target Risk	Dollar Risked	Risk \$\$ Over/Under	% Risk \$\$ Over/Under	Principle & Interest Received	% of CID (Payments)	Repo Proceeds or ACV	% of CID (ACV)	Total \$ Received	Total % of Risk Recovered	375 Stability	225 D	
1-07-2021	6-19-2021	163	\$8,000	\$4,814	\$3,186	39.8%	\$1,656	34.4%	\$4,500	93.5%	\$6,156	127.9%	355	253	
1-07-2021	5-06-2021	119	\$8,800	\$9,084	\$284	3.2%	\$1,335	14.7%	\$8,000	88.1%	\$9,335	102.8%	396	240	
1-08-2021	4-07-2021	89	\$7,800	\$6,964	\$836	10.7%	\$1,000	14.4%	\$4,000	57.4%	\$5,000	71.8%	346	203	
1-12-2021	6-19-2021	158	\$9,400	\$8,314	\$1,086	11.6%	\$1,498	18.0%	\$9,200	110.7%	\$10,698	128.7%	419	192	
1-12-2021	9-12-2021	243	\$10,000	\$7,714	\$2,286	22.9%	\$2,821	36.6%	\$7,500	97.2%	\$10,321	133.8%	446	173	
1-15-2021	7-06-2021	172	\$7,700	\$4,114	\$3,586	46.6%	\$1,536	37.3%	\$4,000	97.2%	\$5,536	134.6%	342	235	
1-15-2021	4-12-2021	87	\$8,500	\$7,523	\$977	11.5%	\$213	2.8%	\$8,025	106.7%	\$8,238	109.5%	379	216	
1-19-2021	5-06-2021	107	\$8,900	\$6,224	\$2,676	30.1%	\$1,010	16.2%	\$5,000	80.3%	\$6,010	96.6%	398	213	
1-20-2021	6-19-2021	150	\$9,200	\$3,614	\$5,586	60.7%	\$1,415	39.2%	\$3,000	83.0%	\$4,415	122.2%	411	230	
1-21-2021	8-08-2021	199	\$11,800	\$7,314	\$4,486	38.0%	\$1,025	14.0%	\$9,000	123.0%	\$10,025	137.1%	530	240	
1-25-2021	9-12-2021	230	\$7,500	\$7,114	\$386	5.1%	\$2,400	33.7%	\$8,000	112.5%	\$10,400	146.2%	333	253	
1-22-2021	4-25-2021	88	\$7,500	\$8,614	\$1,114	14.9%	\$508	6.8%	\$7,500	87.1%	\$8,008	93.5%	333	225	
		223	\$661,000	\$538,683	(\$122,317)	18.5%	\$70,450	13.1%	\$576,625	107.0%	\$647,075	120.1%	379	214	

Repo Analysis Charts Display Order Changed:

You will notice that we have eliminated a few redundant charts and have changed the order of those we elected to keep. The order was changed to improve your understanding of the important differences between repo rate, repo timing and the impact each has on your business. Scoping your data using the improved Filter section of AutoZoom, while viewing the four different Repo Analysis Charts, will enhance your understanding of what exactly it is about your underwriting that produces the best and worst results.



Category 13 Overhauled Functionality:

This Category functionality has been greatly enhanced. Note that underwriters can now select the specific Range Reason for enhancing score, conditioning or turning down a deal. The specific selection will then be notated at the top of each Scoresheet form and on the black and white printout for tracking purposes.

Notes			
		Range 1 - Extreme Credit Risk (ECR)	
		R1 - Monthly income below company minimum requirement (below lowest income shown in Range 1 of Category 8)	
		R1 - Incomplete Credit Application (not enough required information available to make credit decision)	RANGE 4 RANGE 5
Income Stability		R1 - Applicant provided substantially fraudulent information on application	Leasing Owner/Buyin
Income Time		R1 - Applicant not of legal contracting age	3 - 5 Years Over 5 Year
Number of Residence Changes Last 3 Years		R1 - Bankruptcy DISMISSAL within last 6 months	1 Residence Change No Residence Changes
Income Area		R1 - Not able to verify bulk of information provided by applicant causing underwriter to suspect inaccuracy or falsehood	23 - 45 Years Over 45 Year
Income Stability		R1 - Multiple personal DISCHARGED Bankruptcies	3 - 5 Years Over 5 Year
Number Primary Job Changes Last 2 Years		R1 - Credit Bureau score above 600 derived from very thin bureau credit history	1 Job Change No Job Chang
Number of Employment or Income Source		Range 2 - Higher Credit Risk (HCR)	Professional / Salaried Business Own
Applicant's Verified Monthly Gross Income		R2 - Substantially delinquent home mortgage, lease or rent payments	\$2,500 - \$3,500 Over \$3,500
Number of Good Car Credit		R2 - Repossession occurred within the last 3 months or planning to return vehicle	2 Good Car Credits 2 Good Car Cre In-House
Number of Times Repoed		R2 - Substantially delinquent on most all credit obligations	Never Financed Auto None Last 3 Y
Debt to Income Ratio		R2 - Monthly Income is between values shown in Range 1 of Category 8	35% to 49% 50% Plus
Debt to Income Ratio		R2 - Substantially delinquent child support payments	
Credit Bureau Score		Range 3 - Neutral	526 - 650 Over 650
Applicant Type		R3 - Does not meet any of the criterion (text) displayed in Category 13: Ranges 1, 2, 4 or 5	Lower Credit Risk (LCR) Over Collateral (OC)
		Range 4 - Lower Credit Risk (LCR)	Target Risk \$: Stability Score:
Debt to Income Ratio		R4 - Applicant trading in their primary vehicle appraising at average-book or better	54% - 68% Over 68%
Debt to Income Ratio		R4 - Applicant was referred by a good paying customer or is related to good paying customer(s)	\$5,250 - \$4,251 \$4,250 - \$0
Debt to Income Ratio		R4 - Applicant's family of origin and/or extended family has lived most of life in area	\$1,200 - \$1,800 Over \$1,800
Debt to Income Ratio		Range 5 - Over Collateralized (OC)	21% - 30% 30% Plus
Debt to Income Ratio		R5 - Down-payment equals or exceeds company's 'over-collateralized' 35% down-payment ratio requirement	18% - 16% 15% or Less
			Deal Structure Score:

(see the #13 notation just above the black bar in the following image)

Notes

Range Reasons #13 Lagniappe:Range 2: Substantially delinquent on most all credit obligations

CATEGORY ⓘ RANGE 1 ⓘ RANGE 2 RANGE 3 RANGE 4 RANGE 5 ⓘ

(see the #13 notation at the bottom of the following image)

12	Credit Bureau Score	476 - 525	Goal
13	Lagniappe	Higher Credit Risk (HCR)	-1
			Stability Score: 313
14	Vehicle Mileage Ratio	39% - 53%	Goal
15	Risk \$\$	\$8,500 - \$7,251	Goal
16	Down Payment \$\$	\$1,500 - \$2,000	Goal
17	Down Payment %	15% - 21%	Goal
18	Payment Ratio %	13% or Less	1
			Deal Structure Score: 235
Target Term: 42		Target Risk \$: 7,000	Total Score: 548

Notes: 1/17/22 OC

#13 Lagniappe: Substantially delinquent home mortgage, lease or rent payments

Monday, January 17, 2022