

To Sell or Not to Sell...That is the Question

We estimate that the profit for dealers who keep and service their accounts can be double or triple the profit of selling them. With bank deposit rates so low, returns on buy-here, pay-here notes are very attractive and an improving economy and declining default levels can make buy-here, pay-here paper a safer investment today.

These reasons may lead investors to pay more for notes, but they are also the same reasons that you may want to keep your loans.

Building a healthy loan portfolio diversifies your business and gives you greater long-term value, so ask yourself:

- Do I have the staff and systems to

manage and collect my paper?

- Is my market healthy enough to keep my customers employed and paying?
- Am I selling cars that will run for as long as the loans run?
- How important is cross-selling and repeat customer business to my dealership?
- Do I have access to the capital needed to grow my portfolio?

If you answered "yes" to these questions, then keeping your paper may be the best long-term investment for you. SDA, Inc. has provided capital to buy-here, pay-here dealers for over 20 years and can customize funding plans especially for you. Visit us at sdainc.net or call 800-467-5172.

We Purchase Buy-Here, Pay-Here Accounts and Let the Dealer Continue to Collect!

Up to 90% Advance

Credit lines from \$10,000 to \$1,000,000.

- work with the oldest, most experienced provider in the industry
- pays up to 90% on the dollar, *the industry's highest advance*
- dealer continues to collect
- no reserves
- no aging required
- weekly, bi-weekly, monthly contracts
- any make, model, mileage
- starter interrupt/ GPS devices welcome

Visit us at NABD Convention booth #930

SDA small dealers assistance

Call Now! Michael Diaz
1.800.467.5172 www.sdainc.net

Providing Capital to BHPH Dealers Nationwide Since 1990